

	APPROVED By the decision of the Bank's Board Protocol No. 70/2025-2 dated December 11, 2025 <i>Shall enter into force on December 25, 2025</i>
---	--

PUBLIC OFFER
for concluding a comprehensive banking services Agreement for Individual
Entrepreneurs/Legal Entities in "O!Business"

This document, in accordance with Article 396 of the Civil Code of the Kyrgyz Republic, is an official offer from "O!Bank" Open Joint Stock Company (hereinafter referred to as the Bank) to any legally capable individual entrepreneur and/or legal entity to conclude a comprehensive banking services Agreement for Individual Entrepreneurs/Legal Entities in "O!Business" (hereinafter referred to as the Agreement) with the Bank.

The performance by an individual entrepreneur and/or legal entity (hereinafter referred to as the Client) of the actions stipulated in Clause 1.4 of the Agreement signifies their full and unconditional acceptance of the terms of banking services and the Agreement (acceptance).

1. General provisions

1.1. The subject of this Agreement is the provision of comprehensive banking services to the Client through the "O!Business" mobile banking system.

1.2. Within the framework of Clause 1.1 of the Agreement, comprehensive banking services shall be understood as operations and services provided by the Bank to the Client in a remote (distance) format, based on the Client's instructions transmitted remotely (by distance) via the "O!Business" mobile banking system, specifically:

- Cash and settlement services: opening and maintaining a bank account, issuing and servicing bank cards, opening and servicing payroll projects, bank transfers and payments, foreign exchange operations, online banking, internet acquiring, etc.;
- Lending services: overdrafts, business loans;
- Information report generation services: account statements, certificates of account existence.

1.3. The procedure and conditions for providing banking services are defined in the Rules for using "O!Business" Mobile Banking, the Procedure for providing online services for registering individual entrepreneur status and issuing electronic patents in "O!Business", the Terms for opening and maintaining bank accounts in national and foreign currencies, the Rules for issuing and servicing bank cards, the Procedure for providing acquiring services, the Terms for providing internet acquiring services, the Procedure for connecting the QR Code payment acceptance function in Yaros Devices, the Rules for granting loans, the Rules for granting credit overdrafts, etc., which are an integral part of the Agreement. The documents listed in this clause are published on the Bank's official website www.obank.kg and are subject to mandatory review by the Client.

1.4. The Agreement is considered concluded:

1.4.1. From the date the Client signs the Client Questionnaire and the Application/Consent (acceptance) for signing the comprehensive banking services Agreement for individual

entrepreneurs/legal entities in "O!Business," in the established forms, provided that the Client provides the documents necessary for rendering banking services and/or performing operations in accordance with the legislation of the Kyrgyz Republic and the Bank's internal regulatory documents;

1.4.2. From the date the Client-individual entrepreneur undergoes remote identification and verification in the "O!Business" mobile banking system, provided that consent to personal data processing is given and the terms of the Offer are accepted. The Client acknowledges that concluding the Agreement by remote (distance) means is a legally significant action, analogous to concluding the Agreement in person at a Bank branch, and is confirmed by affixing an electronic signature in the established manner.

2. Procedure for remote identification and verification

2.1. Access to the remote identification and verification function in the "O!Business" mobile banking system is provided to Client-individual entrepreneurs. A Client-legal entity must undergo identification and verification only at Bank branches to gain access to the "O!Business" mobile banking system.

2.2. Remote identification of a Client-individual entrepreneur is performed by the Bank using video communication tools, information systems, technologies, algorithms, and software that allow for the identification and verification of the Client in accordance with the requirements of the legislation of the Kyrgyz Republic.

2.3. To undergo remote identification and verification, a Client-individual entrepreneur:

- Downloads the "O!Business" mobile application, available on App Store and Google Play services;
- Provides consent to the collection and processing of personal data.

2.4. At the initial stage of the procedure, the Client-individual entrepreneur undergoes photo identification, during which they:

- Attach (upload from the mobile device's storage) photos of their identity document (front and back) using the "O!Business" mobile banking system interface;
- Send a photograph of their face with the identity document using the mobile device's front camera.

2.5. If the quality of the document photos does not allow for a clear determination of whether the photos belong to the same person, the Bank has the right to send an additional request for photos.

2.6. Verification of the Client-individual entrepreneur's identity document is performed by requesting and/or sending data about the document for verification to relevant state information systems.

2.7. To undergo remote identification via video call, the Client-individual entrepreneur must ensure Internet access and be in a sufficiently lit room. During the video call, the Client-individual entrepreneur's face and shoulders must be clearly visible, and the face must be fully uncovered. Wearing sunglasses or other accessories covering the face, as well as shadows falling on the Client-individual entrepreneur's face during remote identification and verification, are not allowed.

2.8. If the quality of the video image or sound does not allow for successful identification, and there is a likelihood of risks, or if any doubts arise regarding the Client-individual entrepreneur's identity document, the Bank must take measures to eliminate obstacles or terminate the video call session with an indication of the reasons.

2.9. Remote identification and verification are considered successful if the data provided by the Client-individual entrepreneur, as well as photos and video recordings, allow for their identification and verification.

2.10. Remote identification and verification of the Client-individual entrepreneur are considered unsuccessful if:

- The information provided cannot be verified or the verification results are negative;
- The quality of photos, video, and audio does not meet the requirements specified in the Agreement;
- Necessary documents are not provided;
- The procedure for remote identification and verification is not followed;
- Third-party assistance is used during remote identification via video call;
- There are suspicions that the Client is not acting voluntarily and/or under pressure from others;
- There are signs that the identification is initiated for the purpose of financing terrorist activities and legalization (laundering) of criminal proceeds.

2.11. Next, the Client-individual entrepreneur registers a trusted number in the "O!Business" mobile banking system, for which they manually enter a mobile phone number registered in the territory of the Kyrgyz Republic. The Bank verifies the mobile phone number specified by the Client-individual entrepreneur by sending a verification code via SMS message to the specified mobile phone number.

2.12. To complete the remote identification and verification procedure, the Client-individual entrepreneur provides information about their activities by filling in the mandatory fields in the "O!Business" mobile banking system interface.

2.13. When providing information to the Bank during remote identification and verification in the "O!Business" mobile banking system, the Client-individual entrepreneur guarantees its reliability and accuracy.

2.14. After data acceptance, the Client-individual entrepreneur performs the acceptance of the Public Offer for concluding the Comprehensive Banking Services Agreement for Individual Entrepreneurs/Legal Entities in "O!Business".

2.15. A Client-individual entrepreneur who has successfully undergone remote identification has the right to perform operations using the "O!Business" mobile banking system within the limits established by the Bank.

3. Rights and obligations of the client

3.1. The Client has the right to:

3.1.1. Receive information about the terms of Bank services, the procedure for performing operations using a bank account and/or bank card, and the applicable tariffs and commissions for Bank services;

3.1.2. Choose the language of the agreement. At the Client's choice, agreement texts are drawn up in the state and official languages;

3.1.3. Independently dispose of funds in the bank account and/or bank cards;

3.1.4. Transfer cash or non-cash funds in the corresponding currency to bank accounts and/or bank cards;

3.1.5. Use the functionality of the "O!Business" mobile banking system;

3.1.6. Recall payment orders sent to the Bank via the "O!Business" mobile banking system before their processing and execution by the Bank;

3.1.7. Contact Bank branches during business hours to obtain necessary information and documents, specifically account statements and information about completed transactions.

3.2. The Client is obliged to:

3.2.1. Provide the Bank with accurate and properly executed documents necessary for opening a bank account and/or conducting operations on it or receiving other banking services;

3.2.2. Provide, upon the Bank's request, information about the source of funds, as well as other information (documents) confirming the expediency of the Client's operations (contracts, agreements, waybills, invoices, proforma invoices, etc.);

3.2.3. Conduct their activities and use the Bank's services in accordance with the legislation of the Kyrgyz Republic, the Bank's internal regulatory documents, and the Agreement;

3.2.4. Not use the banking services provided under the Agreement for illegal purposes aimed at the legalization (laundering) of criminal proceeds, financing of terrorist (extremist) activities, fraud, etc.;

3.2.5. Take appropriate measures to prevent loss, theft, or illegal use of the bank card by third parties. In the event of circumstances provided for in this clause of the Agreement, the Client must immediately block the bank card to ensure the safety of funds on it;

3.2.6. Systematically check accounts and completed operations through statements generated as electronic documents in the "O!Business" mobile banking system or obtained in paper form at Bank branches. If the Client does not provide comments within 3 (three) business days from the date the statement is generated, the statement is considered confirmed and accepted by the Client;

3.2.7. Notify the Bank by any available means of communication upon discovering any inaccuracies, incorrect and/or incomplete execution of operations, or the presence of unauthorized operations;

3.2.8. Return to the Bank funds erroneously credited to the account and/or bank card or erroneously issued by the Bank's devices (ATM terminal), or excessively accrued funds due to technical failures, force majeure events, or funds not withheld from the account and/or bank card during card operations within 2 (two) business days from the date of receiving the account statement or notification, or without such;

3.2.9. Pay for the services rendered by the Bank, applicable commissions in accordance with the Bank's tariffs, as well as services of other financial and credit organizations participating in the operation process, and any other expenses related to banking services and operations, including a written notice from the Bank about debt closure;

3.2.10. Comply with the requirements of the Agreement and the procedure and conditions for providing banking services.

4. Rights and obligations of the Bank

4.1. The Bank has the right to:

4.1.1. Demand from the Client the provision of properly executed documents necessary for opening a bank account and/or conducting operations on it or receiving other Bank services;

4.1.2. In cases provided for by the legislation of the Kyrgyz Republic, request from the Client information about the source of funds and other necessary information (documents) confirming the reality and economic expediency of the operations being carried out. In case the Client fails to provide the necessary information (documents), the Bank has the right to terminate business relations with the Client;

4.1.3. Refuse to recall a payment order sent by the Client via the "O!Business" mobile banking system if the payment order has been authorized by the Bank and/or executed;

4.1.4. Suspend or terminate the provision of banking services to the Client if there are suspicions or justified information about the Client's use of the Bank's services for the legalization (laundering) of criminal proceeds, financing of terrorist (extremist) activities, fraud, etc.;

4.1.5. Demand the return of funds erroneously credited to the Client's account and/or bank card or erroneously issued by the Bank's devices (ATM terminals) to the Client, or funds not withheld from the Client's account and/or bank card when they conducted card operations within 2 (two) business days from the date of providing the account statement or sending a notification, or without such;

4.1.6. Not compensate the Client for funds if the Bank suspects fraudulent activities and the Client fails to provide supporting documents on the origin of the funds or other documents requested by the Bank in such a case;

4.1.7. The Client grants the Bank the right to unilaterally debit from their account amounts erroneously or excessively credited funds, as well as amounts of damage caused to the Bank by the Client's action (inaction) that are subject to compensation.

4.1.8. Charge commissions according to the Bank's current tariffs;

4.1.9. Provide information constituting banking secrecy exclusively in cases provided for by the legislation of the Kyrgyz Republic;

4.1.10. Require the Client to comply with the terms of the Agreement and the procedure and conditions for providing banking services.

4.2. The Bank is obliged to:

4.2.1. Upon the Client's request, provide necessary information about the terms of banking services, the procedure for performing operations using a bank account and/or bank card, as well as current tariffs and applicable commissions;

4.2.2. Provide banking services to the Client upon provision of the documents necessary for opening a bank account and/or conducting operations on it or receiving other Bank services;

4.2.3. Ensure access to the "O!Business" mobile banking system;

4.2.4. Generate and provide agreements in the state or official language at the Client's choice;

4.2.5. Credit incoming funds in the corresponding currency to the Client's bank account and/or bank card no later than the day following the day the corresponding payment order is received by the Bank;

4.2.6. Execute Client's payment orders from bank accounts no later than the operational day following the day the Client's payment order is received. If there are insufficient funds in the account on the date of payment or money transfer, the instruction will not be executed;

4.2.7. Based on a statement received from the Client, provide an account statement to the Client and/or their authorized representative, as well as necessary copies of settlement documents on the next operational day after the operation is performed;

4.2.8. Based on the Client's application, close the account(s) and issue the remaining amount of funds after deducting relevant commissions (debts) owed to the Bank by transfer, according to the details specified in the application, or by cash disbursement;

4.2.9. Ensure the safety of the Client's funds in the bank account and/or bank card;

4.2.10. Ensure an objective, comprehensive, and timely review of Client requests and inform the Client of the results of the review in the established manner;

4.2.11. Ensure the confidentiality of banking secrecy, except in cases expressly provided for by the Law of the Kyrgyz Republic "On Banks and Banking Activity".

5. Tariffs

5.1. The cost of the Bank's services, as well as applicable commissions, are determined by the tariffs valid on the date of transactions and by temporary orders of the Bank's authorized body.

5.2. Information on tariffs is available in the "Tariffs" section on the Bank's official website: www.obank.kg.

5.3. The Client instructs the Bank to prioritize the non-acceptance-based debiting of commission amounts from their account and/or bank card as payment for rendered services.

5.4. The Bank has the right to unilaterally change the amount and types of commissions for Bank services, notifying the Client by posting information on the Bank's official website and sending push notifications no later than 10 (ten) business days before the new tariffs come into effect.

6. Confidentiality

6.1. In the event the Client makes changes to personal data, including but not limited to surname, first name, patronymic, passport data, address, etc., which are or may be significant to the Bank, the Client is obliged to notify the Bank in writing within 5 (five) business days of such changes, providing originals or certified copies of documents confirming these changes. Any changes become valid for the Bank only after the Bank receives the notification and corresponding supporting documents from the Client.

6.2. The Client agrees to the Bank's correction of their personal data if such data is entered into the databases of authorized state bodies and used by the Bank in the provision of banking services.

6.3. All information exchanged between the Parties within the framework of the Agreement, as well as financial, commercial, and other information, is confidential and not subject to disclosure to third parties.

6.4. Disclosure, publication, or dissemination of information to third parties is possible only with the prior consent of the other Party or if such disclosure is mandatory in accordance with the legislation of the Kyrgyz Republic.

6.5. In the event of disclosure or dissemination of confidential information of the other Party by either Party, the guilty Party is obliged to compensate for the damage caused by such action (inaction) to the other Party.

7. Term, amendment, and termination of the agreement

7.1. This Offer is valid until it is declared null and void, or until a new offer is published on the Bank's website at least 10 (ten) business days before the relevant changes come into effect.

7.2. In case of the Client's disagreement with changes to the Agreement and its annexes, the Client has the right to terminate the Agreement by notifying the Bank in writing by submitting an application for closing the bank account. If the Bank does not receive a written application from the Client for closing the bank account and/or bank card before the new version of the Agreement comes into effect, this circumstance will be considered as the Client's consent to the changes in the terms of the Agreement.

7.3. The Bank has the right to unilaterally terminate the Agreement if:

- The amount of funds in the Client's account falls below the non-reducible balance level;
- There are no funds in the Client's account for 6 (six) months or no operations have been performed on the account at the Client's instruction;
- The Client has not provided the relevant documents necessary to fulfill the requirements for identification and verification of the Client and beneficial owner, as well as other due diligence measures, or to conduct operations on the account;
- The Client has not provided the relevant documents necessary for conducting operations on the account, confirming the economic feasibility of the operation and the actuality of the Client's real economic activity;
- Untrue documents are provided.

7.4. The Agreement is considered unilaterally terminated after 1 (one) calendar month from the date the Bank sends the Client written notification of termination of the Agreement, provided that the Client has no outstanding or debt obligations to the Bank.

7.5. Upon termination of the Agreement, the Bank does not return documents that the Client provided during the provision of banking services.

8. Dispute resolution procedure

8.1. For violation of the terms of the Agreement, the parties shall be liable in accordance with the requirements of the legislation of the Kyrgyz Republic.

8.2. Disagreements and disputes arising from the Agreement shall be resolved between the Bank and the Client through negotiations, and if an agreement is not reached, they shall be subject to consideration in accordance with the procedure established by the legislation of the Kyrgyz Republic.

8.3. The Bank's liability is limited to the cost of actual damage caused to the Client by erroneous actions (inaction) of the Bank.

8.4. If the Client's claim is found to be justified, the Bank will make corrections to the performed operations, as well as other necessary actions to resolve the situation.

8.5. The Bank takes all possible measures to resolve any disputed situation, if the Bank deems the disputed situation to be justified, and will notify the Client in writing of the results of its review of their application. The Bank, depending on the subject of the dispute, has the right to independently determine the period for its review.

8.6. The Parties are exempt from liability for full or partial non-fulfillment of obligations under this Agreement if the non-fulfillment of obligations was a consequence of force majeure circumstances: fire, natural disasters, damage to power lines or communications, mass disturbance, military conflicts, terrorist acts, adoption of normative legal acts, issuance of orders, decrees or other administrative interference by the government, state bodies affecting the fulfillment of obligations by the Parties under this Agreement, and other circumstances beyond the reasonable control of the Parties.

9. Concluding provisions

9.1. By entering into the Agreement, the Client agrees to receive any information and/or documents that will be addressed by the Bank to the Client, using the details specified in the Client Questionnaire.

9.2. The Client gives their consent to the recording of telephone conversations between the Bank's Contact Center and the Client during their verbal request for information. The sound recording of the telephone conversation between the Bank's Contact Center and the Client serves as confirmation of the Client's verbal request to the Bank.

9.3. In all matters not provided for in the Agreement, the Parties shall be governed by the legislation of the Kyrgyz Republic. If no separate Agreement on determining jurisdiction has been concluded between the Bank and the Client, the Bank shall have the right to file claims at the location of the Bank's branch, in the district courts of the city of Bishkek, or at the place of residence/location of the Client, at the Bank's discretion, except in cases where exclusive jurisdiction established by the procedural legislation of the Kyrgyz Republic applies to the disputes. The Borrower may file claims against the Bank only at the location of the Bank.

Appendix 1
to the comprehensive banking
services Agreement for Individual
Entrepreneurs/Legal Entities
in "O!Business"

TERMS AND DEFINITIONS

Authorization – A procedure by which the issuer confirms the authority or authorship of the cardholder to conduct an operation (transaction) using a bank payment card, resulting in the issuer's obligation to the Bank to execute a settlement document prepared using the aforementioned issuer's card.

Authorization page – A component of the Bank's internet acquiring payment module, an internet acquiring webpage provided by the Bank to enable cashless payment operations (transactions) for goods, works, and/or services using payment cards, including sending and processing authorization requests, as well as exchanging information about operations (transactions) using payment cards between the Client and the issuing bank via the internet.

HSC – The Bank's hardware and software complex that performs the following functions: connecting the Client to the authorization system; providing an interface with the cardholder for requesting the cardholder's payment card details necessary for the operation; ensuring monitoring at various stages of operations.

Bank – "O!Bank" OJSC.

Bank payment card (card) – A payment instrument used for settlements for the purchase of goods, works, and/or services, receiving cash in national and foreign currencies, making money transfers, and for settlements in the form of electronic money through terminals, ATMs, or other devices (peripheral devices).

Bank account (account) – A method of reflecting contractual relations between the Bank and the Client regarding the acceptance of a bank deposit and/or the Bank's execution of operations (transactions) related to providing banking services to the Client, including making payments and settlements using bank payment cards, as provided for by the bank account agreement, bank deposit agreement, legislation of the Kyrgyz Republic, and customs of business practice applied in banking.

Issuing bank (issuer) – A Bank or microfinance (microcredit) company that issues cards in accordance with the technology and rules of relevant payment systems and the legislation of the Kyrgyz Republic.

Cashless settlement – A form of money circulation where the movement of funds occurs without the participation of cash, by debiting funds from the payer's bank account and crediting them to the recipient's bank account according to the submitted payment documents, as well as settlements using electronic money in accordance with the banking legislation of the Kyrgyz Republic. Settlement is the completion of a payment.

Beneficial owner – An individual who ultimately – through a chain of ownership and control, directly or indirectly (through third parties) owns or controls the Client, or an individual on whose behalf or in whose interests an operation (transaction) is performed.

Card blocking – A complete or temporary prohibition on performing operations (transactions) by using a bank card.

Verification – The procedure for verifying the identification data of the Client and/or their beneficial owner.

Reimbursement – Funds to be transferred by the Bank to the Client in the manner and on the terms provided for in the Internet Acquiring Services Terms and Conditions.

High-Risk countries – States and territories (entities) that do not apply or apply insufficiently international standards for combating money laundering, terrorist financing, and the financing of proliferation of weapons of mass destruction, as well as offshore zones.

Statement – A document reflecting information about operations (transactions) on an account for a specific calendar period.

Trusted number – A mobile number belonging to the Client or in their possession, which has undergone the registration procedure at the Bank.

Cardholder – An individual authorized by a legal entity (individual entrepreneur) – the account holder, who has the right to perform operations (transactions) using the card based on a concluded agreement.

Identification – The procedure for establishing identification data about the Client and/or the beneficial owner (Client's authorized representative) when they apply to the Bank for opening accounts, performing operations (transactions), or obtaining information on the Client's bank accounts in the manner provided for by the Agreement.

Internet acquiring – The Bank's service for accepting cashless payments using payment cards and electronic money for goods, works, and/or services sold through trading platforms and online stores (shops) via a special web interface that ensures the transmission of payment information and maintains its confidentiality.

Confirmation code – A code sent by the issuer in an SMS message or by other means when attempting to make a payment online.

Company personal account – A personalized space (a set of related pages) in the Bank's hardware and software complex, through which a Client using Internet Acquiring can view information about operations (transactions), initiate return (cancellation) operations (transactions) for payments, and perform other actions provided for in the Internet Acquiring Services Terms and Conditions. Access to the personal account is done by the Client using an account.

Store – The Client's hardware and software complex using Internet Acquiring, which includes the Client's official website and/or the Client's mobile application (software), allowing the Client to accept and process cardholder orders for the purchase of goods, works, and/or services, and subsequently accept payments via bank payment cards.

International payment card settlement system (IPS) – A settlement system using international cards issued and serviced in accordance with the requirements of the operators of these systems and the legislation of the Kyrgyz Republic. IPS refers to Visa International, MasterCard Worldwide, and/or UnionPay International.

National payment card settlement system (NPS) – A settlement system for operations using national ELKART system cards, operating on the basis of the hardware and software complex of the Unified Interbank Processing Center.

Invalid operation – An operation (transaction) recognized as such for the following reasons:

- An operation (transaction) performed by the Client in violation of the terms of the Agreement and/or limits;
- An operation (transaction) performed using a bank payment card for which the issuer, IPS, and/or NPS have prohibited operations (transactions);
- An operation (transaction) using invalid bank payment card details;
- An operation (transaction) performed by a person who is not its legal holder;
- An operation (transaction) for which authorization was not obtained.

Unsuccessful operation – An operation (transaction) recognized as such for the following reasons:

- The Bank did not receive consent from the issuer, IPS, and/or NPS to perform the operation (transaction) using a bank payment card;
- A return (cancellation) payment operation initiated by the Client was performed.

Cloud electronic signature – A qualified electronic signature created using cloud technologies, where the secret key of the signature is stored and processed on secure servers, ensuring the protection and confirmation of the integrity, authenticity, and immutability of signed electronic documents in accordance with the legislation of the Kyrgyz Republic.

Overdraft – A form of short-term loan, the provision of which allows the Client to make payments beyond the amount available in the Client's account, within certain amounts and conditions.

Operation (Transaction) – An operation using a bank payment card that results in a change in the balance of funds in the cardholder's account.

Payment system rules – A set of rules, standards, and procedures governing the functioning of IPS and/or NPS.

Pre-issued card – An instant issue card provided at a Bank branch without the cardholder's (user's) surname and first name indicated on the card surface.

Settlement account – An account intended for storing funds and making current settlements, including settlements using bank payment cards, performed by the Bank's Clients.

PCI DSS Standard (Payment Card Industry Data Security Standard) – An information security standard developed by IPS and used by IPS participants when exchanging information during operations (transactions) performed using cards.

Special account – An account opened for the Client, intended for accounting and blocking of funds until certain circumstances occur or certain obligations provided for in the agreement are fulfilled, in accordance with the requirements of the legislation of the Kyrgyz Republic.

Time deposit account – A Client's account intended for saving and accumulating funds.

Merchant acquiring – A service provided by the acquirer to trade and service enterprises for installing POS terminals and other peripheral devices for accepting and conducting cashless payments and settlements using various payment instruments based on an agreement.

Electronic document – A document generated in electronic form and used for exchanging information between the Bank and the Client, as well as between the Bank and the cardholder within the framework of the Agreement. An electronic document transmitted through public internet channels must be confirmed by an electronic signature of one or both parties.

Electronic signature – Information in electronic form that is attached to other information in electronic form and/or logically linked to it, and which is used to identify the person on whose behalf the information is signed.

Check – A payment document of a prescribed form, containing an authorization code and confirming the cardholder's operation (transaction).

OTP-code – A one-time sequence of 6 (six) digits sent by the Bank as an SMS message to the Client's trusted number to confirm their volition to perform an operation (transaction) and/or certifying the fact of drafting and/or familiarization, and/or signing of an electronic document, including agreements, applications, and requests in electronic form.

QR-code – A two-dimensional barcode symbol for transmitting payment data.

POS-terminal – Bank equipment used for accepting payments for goods, works, and/or services in a trade and service enterprise using a bank payment card and other remote service instruments.

3D-Secure – A technology developed by IPS for identifying cardholders during online operations (transactions) via the Internet to reduce the risk of unauthorized operations (transactions) and ensure the security of online operations (transactions).

Fraud – Illegal, fraudulent, or other actions (knowingly erroneous, suspicious, etc.) with bank payment cards that cause damage to the interests of the Bank and/or other participants of IPS and/or NPS, classified by the Bank, IPS and/or NPS, as well as their participants, as fraudulent, carried out by the Client or using the Client's bank account, bank card, and/or access to the "O!Business" mobile banking system.

Chargeback (Dispute, financial claim) – A written notification received by the Bank from IPS and/or NPS, the issuing bank and/or cardholder, as well as a notification independently sent by the Bank to the cardholder disputing operations (transactions) performed by them due to violation of established requirements for operations (transactions), unauthorized operations (transactions), detection of illegal, fraudulent actions (Fraud), and other circumstances causing doubt about the legality of the operation (transaction).

CVV2-code (Card Verification Value) – A three-digit code to verify the authenticity of a bank payment card, requested when paying for goods, works, and/or services online and performing other operations (transactions).

Terms and definitions used in the text of the comprehensive banking services Agreement for Individual Entrepreneurs/Legal Entities in "O!Business" and its appendices, which have not been disclosed above, have the meanings established by the legislation of the Kyrgyz Republic and normative legal acts of the National Bank of the Kyrgyz Republic.

Appendix 2
to the comprehensive banking
services Agreement for Individual
Entrepreneurs/Legal Entities in
"O!Business"

RULES FOR "O! BUSINESS" MOBILE BANKING USE

1. These Rules for using "O!Business" Mobile Banking (hereinafter referred to as the Rules) are an integral part of the comprehensive banking services Agreement for Individual Entrepreneurs/Legal Entities in "O!Business" concluded between "O!Bank" OJSC (hereinafter referred to as the Bank) and the Client.
2. The "O!Business" mobile banking system is a mobile application (software) developed by the Bank that allows for the provision of banking services to Clients — individual entrepreneurs and legal entities — through remote (distance) means.
3. To gain access to the "O!Business" mobile banking system, the Client uses the following authorization parameters:
 - Biometric data/PIN for logging into the "O!Business" mobile banking system, which is set by the Client during registration.
4. The Client's trusted number is a mobile number belonging to the Client or in their possession, which has undergone the registration procedure at the Bank and to which the Bank sends SMS messages (notifications) to obtain confirmation from the Client of the validity of the operation (action) being performed.
5. If the Client's trusted number used by the Bank for sending SMS messages (notifications) changes, the Client is obliged to immediately contact the Bank and personally complete an application for changing the trusted number in the "O!Business" mobile banking system. If the Bank is not notified of the change in the trusted number in the established manner, the risk and all responsibility for unauthorized use of the PIN and/or OTP code rests solely with the Client.
6. Each time the Client logs into the "O!Business" mobile banking system, the Bank performs a procedure to verify the correctness of the biometric data /PIN. After successful verification, the Bank recognizes the person who used the correct biometric data /PIN as the Client.
7. PIN can be changed by the Client using the "O!Business" mobile banking system. Immediately before changing the PIN.
8. In case of loss of the PIN by the Client, the Client can independently restore the PIN by using the corresponding option in the "O!Business" mobile banking system. In this case, the Client must undergo identification according to the rules established by the Bank. The Client bears the risks and negative consequences of erroneous identification independently.
9. Any PIN changed by the Client independently is recognized in the mobile banking system as a new PIN and invalidates the old PIN.
10. The validity period of the OTP transmitted in an SMS message is 3 (three) minutes. The Bank is not responsible for possible obstacles that may prevent the Client from using the code transmitted in the SMS message on time.
11. The Bank provides the Client with access to the "O!Business" mobile banking system exclusively upon the Client's successful identification and verification.
12. The Client guarantees and ensures the impossibility of third parties gaining access to the "O!Business" mobile banking system and/or using the PIN and/or OTP code.

In case of unlawful use of the Client's trusted number and PIN, and/or OTP code by any third party, the Bank is not responsible for any possible negative consequences.

13. The Client is responsible for all risks and negative consequences of loss, theft, illegal appropriation, technical interception, and other information from the Client's mobile device (or corresponding SIM card).

14. The Client has the right to initiate blocking of access to the "O!Business" system by contacting the Bank and personally completing an application for blocking access to the "O!Business" mobile banking system.

15. In case of blocking the Client's access to the "O!Business" system, whether initiated by the Client or by the Bank in cases defined by the Comprehensive Banking Services Agreement for Individual Entrepreneurs/Legal Entities in "O!Business", the Client's entry into the "O!Business" mobile banking system and initiation of banking operations (transactions) using the Client's trusted Biometric data /PIN, and/or OTP code are prohibited.

16. The Client has the right to initiate unblocking of access to the "O!Business" system by contacting the Bank and personally completing an application for unblocking access to the "O!Business" mobile banking system. In this case, the Client must undergo identification and verification according to the rules established by the Bank. The Client bears the risks and negative consequences of erroneous identification and verification.

17. When using "O!Business" mobile banking, the Bank's Client:

- Must not disclose the PIN and/or other authorization parameters for the "O!Business" mobile application, email password, or other information that could facilitate unauthorized access, to unauthorized persons;
- Should periodically change their password/PIN used in the "O!Business" mobile banking system;
- Must not allow unauthorized persons to use the mobile device through which access to the "O!Business" mobile banking system is gained and/or banking operations (transactions) are performed;
- Must immediately notify the Bank in case of loss or theft of the mobile device;
- Must not disclose personal information containing the PIN via email, social networks, and other means of electronic data exchange;
- Should regularly check the history of operations (transactions) and statements to detect errors and/or unauthorized operations (transactions) for immediate notification;
- Must immediately inform the Bank if any questions arise regarding the security of access to the "O!Business" mobile banking system.

18. Hereby, the Bank and the Client agree that all banking operations (transactions) processed by the Client in electronic form and signed by the Client using an electronic signature are recognized as having equal legal force to corresponding documents on paper personally signed by the Client, as if the Client had personally applied to the Bank for similar operations (transactions) in the established manner. The Bank guarantees the integrity and authenticity of documents initiated by the Client and confirmed using an electronic signature. Electronically processed documents, initiated by the Client and confirmed using an electronic signature, may be issued to the Client in written form upon personal request at the Bank and presentation of an identity document.

19. In case of termination of obligations under this Agreement, the Client's access to the "O!Business" mobile banking system will be terminated.

Appendix 3
to the comprehensive banking services
Agreement for Individual
Entrepreneurs/Legal Entities
in "O!Business"

**PROCEDURE FOR PROVIDING ONLINE SERVICES FOR
REGISTRATION OF INDIVIDUAL ENTREPRENEUR STATUS AND
ISSUING ELECTRONIC PATENTS IN "O! BUSINESS"**

1. Clients engaged in entrepreneurial activities without forming a legal entity in the territory of the Kyrgyz Republic can register as an individual entrepreneur or obtain an electronic patent by using the "Individual Entrepreneur Registration Online" and "Obtain Patent" services available in the O!Business mobile banking system (hereinafter referred to as the online service).

2. The registration of individual entrepreneur status and the issuance of an electronic patent through the online service are carried out in accordance with the tax legislation of the Kyrgyz Republic and other normative legal acts of the Kyrgyz Republic — within no later than 3 (three) business days.

3. The use of the online service for registering individual entrepreneur status is possible only if the Client has a cloud electronic signature, issued in accordance with the procedure established by the normative legal acts of the Kyrgyz Republic. To register as an individual entrepreneur, the Client needs to:

3.1. Go to the online service by clicking the "Start Registration" button available in the O!Business mobile banking system interface;

3.2. Provide their Taxpayer Identification Number (TIN);

3.3. Undergo photo identification and verification by attaching (uploading from the mobile device's storage) photos of their identity document — front and back — and sending a photograph of their face with the identity document using the mobile device's front camera.

If the quality of the document photos does not allow for a clear determination of whether the photos belong to the same person, the Bank has the right to send an additional request for photos.

Verification of the Client-individual entrepreneur's identity document is performed by requesting and/or sending data about the document for verification to relevant state information systems;

3.4. Provide consent to the collection and processing of personal data;

3.5. Fill out the application form by entering data into the mandatory fields in the "O!Business" mobile banking system interface (type of activity, tax regime, etc.);

3.6. Sign the completed application form with a cloud electronic signature. By signing the application form, the Client confirms the accuracy and completeness of the data provided. The Bank is not responsible for the tax authority's refusal to register if the reason for refusal is inaccurate or incomplete data provided by the Client.

4. To obtain an electronic patent, the Client:

4.1. Fills in the mandatory fields in the available window: "TIN," "Full Name," "Phone Number," "Registration Address," and "E-mail";

4.2. Provides information about the activity being carried out (name of the trade object, address of activity, economic activity);

4.3. Specifies the desired period of validity for the electronic patent;

4.4. Pays the cost of the electronic patent (tax on the type of entrepreneurial activity carried out under the patent).

5. Upon completion of the online individual entrepreneur status registration procedure or electronic patent issuance, the Client receives a corresponding notification, as well as an electronic document through the "O!Business" mobile banking system, confirming the registration (or refusal to register) of individual entrepreneur status — an electronic certificate, or the Client's right to carry out the type of entrepreneurial activity — an electronic patent.

6. The electronic certificate is available to the Client in the "IE Certificate" tab in the "More" section. The electronic patent is available to the Client in the "My Patents" tab in the "More" section.

7. The Client can save the electronic certificate or electronic patent in PDF format and send it via email or any other available method at their discretion.

Appendix 4
to the comprehensive banking
services Agreement for Individual
Entrepreneurs/Legal Entities
in "O!Business"

TERMS AND CONDITIONS FOR OPENING AND MAINTAINING BANK ACCOUNTS IN NATIONAL AND FOREIGN CURRENCIES

1. These terms and conditions for opening and maintaining bank accounts in national and foreign currencies (hereinafter referred to as the Terms) define the procedure for opening, maintaining, and closing the Client's bank account and are an integral part of the comprehensive banking services Agreement for Individual Entrepreneurs/Legal Entities in "O!Business" (hereinafter referred to as the Agreement).

2. Within the framework of the Agreement and these Terms, the Bank, upon the Client's application, opens the following types of bank accounts:

- Settlement account;
- Time bank deposit account (deposit);
- Special account.

3. The opening of a bank account for a Client-individual entrepreneur during the first contact is carried out in the presence of the Client-individual entrepreneur themselves or their authorized representative, provided that properly executed documents confirming the relevant powers are presented.

4. The opening of a bank account for a Client-legal entity is carried out in the presence of a representative who has properly executed documents confirming their authority to open an account.

5. The Bank opens a bank account for the Client based on the Client's application, provided that:

- The Client provides a complete package of documents necessary for opening an account in accordance with the legislation of the Kyrgyz Republic and normative legal acts of the National Bank of the Kyrgyz Republic;

- Identification and verification are successfully completed in the established manner.

6. To open a bank account, a Client-individual entrepreneur must submit to the Bank:

6.1. A completed application of the established form, signed by the Client-individual entrepreneur on paper or in the form of an electronic document signed with an electronic signature;

6.2. The identity document of the Client-individual entrepreneur;

6.3. A copy of the document of the established form, issued by the authorized body and confirming the fact of state registration (re-registration) as an individual entrepreneur, or a copy of a document confirming the fact of engaging in entrepreneurial activity without state registration (patent or decision of the tax service body on the application of tax payment in a special trade zone);

6.4. A certificate confirming the registration of the Client-individual entrepreneur as a subject of the Free Economic Zone (for Client-individual entrepreneurs registered in the territory of a special economic activity regime) or a certificate of registration as a resident of the High Technologies Park of the Kyrgyz Republic (for Client-individual entrepreneurs registered in a special legal, tax regime zone).

7. To open a bank account, a Client-legal entity must submit the following documents to the Bank:

7.1. A completed application of the established form, signed by the persons indicated in the signature specimen card, authorized to sign agreements and financial documents with the right of first and second signature, and certified by the seal of the Client-legal entity;

7.2. A certificate or (document) of state registration (re-registration) of the legal entity;

7.3. A certificate confirming the registration of the Client-legal entity as a subject of the Free Economic Zone (for Client-legal entities registered in the territory of a special economic activity regime);

7.4. A certificate of registration as a resident of the High Technologies Park of the Kyrgyz Republic (for Client-legal entities registered in a special legal, tax regime zone);

7.5. Constituent documents depending on the organizational and legal form of the Client-legal entity, with amendments and additions;

7.6. A license if the Client-legal entity carries out activities subject to mandatory licensing in accordance with the legislation of the Kyrgyz Republic and/or the country of origin;

7.7. A card with specimen signatures and seal impression, notarized;

7.8. The identity document of the person authorized to dispose of the Client-legal entity's funds (bank accounts).

8. The primary document confirming the authority of the Client or a third party to dispose of funds in the Client's bank account, as well as confirming the authenticity of the signature, is the card with specimen signatures and seal impression.

9. If a third party acts on behalf of the Bank, the Bank must be provided with the identity document of that person — in original paper form or in digital format obtained from state information systems — as well as documents confirming their relevant authority to open an account.

10. If the original document to be submitted for opening a bank account is in a foreign language, the Client is obliged to provide the Bank with a translation of the documents into the state language and, if necessary, into the official language, certified by a translation agency.

11. If the documents submitted by the Client to the Bank were issued in a country that is not a party to the Hague Convention Abolishing the Requirement of Legalisation for Foreign Public Documents of 05.10.1961, they must be legalized at the Consular Service of the authorized body of the Kyrgyz Republic. If the documents submitted to the Bank were issued in a country that is a party to the Hague Convention Abolishing the Requirement of Legalisation for Foreign Public Documents of 05.10.1961, their authenticity is confirmed by an apostille.

12. The signing of the application for accession by the Client and/or their representative indicates that:

- The Client has familiarized themselves with the content of the comprehensive banking services Agreement for Individual Entrepreneurs/Legal Entities in "O!Business";

- The Client accepts all terms regarding the opening, maintenance, and closing of the bank account, as provided for in the Agreement and these terms;

- The Agreement and these Terms do not contain provisions that would be burdensome for the Client or contradict their reasonably justified interests;

- All provisions of the Agreement and these Terms fully reflect the Client's interests and will;

- The conclusion of the Agreement, the acceptance of these Terms, and the fulfillment of their provisions, including the opening of a bank account, do not contradict the Client's constituent and other internal documents;

- The Client has completed all necessary procedures for concluding the Agreement, accepting the Terms, and opening a bank account.

13. The Bank has the right to refuse the Client to open an account or conduct operations on the account if:

- The relevant documents necessary for fulfilling the requirements for opening an account and/or conducting operations on it, identification and verification of the Client and/or their beneficial owner, as well as other due diligence measures, are not provided;

- Inaccurate documents are provided.

14. The opening and maintenance of the Client's account, as well as the execution of operations on the Client's account, are carried out on a paid basis, according to the Bank's tariffs valid on the date of operations and temporary orders of the Bank's authorized body. Information on the Bank's current tariffs is published in the "Tariffs" section on the Bank's official website www.obank.kg, and is also available for the Client's review at Bank branches.

15. Unless otherwise provided by the Agreement and these Terms, the Client has the right to open one or more accounts based on an application (applications). In this case, these Terms apply to each account opened by the Client.

16. The Client's account can be opened and maintained in national and foreign currencies, unless otherwise provided by the legislation of the Kyrgyz Republic.

17. After opening the main bank account in national currency, subsequent accounts in foreign currency can be opened by the Client in the "O!Business" mobile banking system by generating applications online.

18. The Client assumes the risk associated with opening and maintaining a bank account in foreign currency, which may arise due to restrictions established by the legislation of the Kyrgyz Republic and/or foreign legislation regarding foreign currency, including, but not limited to, the introduction of currency control or currency restrictions, as well as taxes or other mandatory payments that may apply to funds in the bank account or operations using them.

19. Servicing of the bank account and execution of operations on the bank account are performed by the Bank during the operational day, the duration of which may differ in various separate divisions (branches, savings banks, mobile cash desks) of the Bank. The operational day can be set both in terms of types of currencies and services provided by the Bank, and in terms of channels of interaction between the Bank and the Client when maintaining a bank account.

The duration of the operational day is established and brought to the Client's attention by posting such information in a place accessible for the Client's review at Bank branches, as well as by other methods chosen by the Bank.

20. The Bank credits incoming funds in the corresponding currency to the Client's bank account no later than the day following the day the corresponding payment order is received by the Bank.

21. Payments and/or money transfers received from other banks and from any third parties, including those using a QR code, are credited by the Bank to the Client's bank account minus commissions and expenses related to the receipt of such payments or money transfers (if they are subject to collection according to the Bank's current tariffs), within the deadlines established by the legislation of the Kyrgyz Republic.

22. Payment orders sent by the Client to the Bank after the end of the operational day are considered received by the Bank at the beginning of the next operational day.

23. Client's payment orders, including those for paying taxes and other mandatory payments to the budget, are accepted only during the operational day.

24. The Client can issue an instruction to the Bank for periodic transfer of funds from their bank accounts. The Bank executes these Client instructions if there are sufficient funds in the bank account to which the instruction is issued, within the validity period of the issued instruction.

25. The Client's operations on a bank account in foreign currency are carried out at the exchange rate established by the Bank at the time of the operations.

26. The Client provides consent for the amount to be credited in the currency of the bank account by converting it using the exchange rate established by the Bank at the time of the operation and with the deduction of the Bank's commission fee for conversion in accordance with the Bank's current tariffs,

upon receipt of a cashless payment (or) transfer where the payment currency does not match the bank account currency.

27. All operations in foreign currency, including payments and/or transfers on the bank account, conversion of foreign currency on the bank account, as well as other currency-related operations, are carried out taking into account the requirements of the legislation of the Kyrgyz Republic, the Bank's internal requirements, and these Terms.

28. A payment document initiated by the Client is considered executed by default if no notification of non-execution of the payment document is received from the Bank within one operational day following the day the Client's payment order is received.

29. The Bank has the right to refuse to conduct an operation or provide information on a bank account if the Client is not identified and verified in the manner provided for by the Agreement and these Terms, as well as in the absence or insufficiency of funds in the bank account on the date of payment or money transfer.

30. The Bank is not responsible for possible delays, losses, and/or other consequences related to the delay, suspension, arrest, freezing, and/or non-receipt of funds if they occurred due to incorrect specification of Recipient details, including recipient bank details, errors made by the sending bank or correspondent bank, etc., or if the operation and/or participants of the operation were related to persons against whom international restrictive measures (economic sanctions) have been imposed by foreign states.

31. In accordance with the Agreement, the Client provides the Bank with prior consent to withdraw money from any of the Client's bank accounts opened with the Bank, based on demands made by the Bank (direct debiting of the bank account).

32. The withdrawal of money from the Client's bank account at the request of a person with whom the Client has concluded an agreement containing the right of such person to withdraw money from the Client's bank account without their consent is carried out by the Bank without the Client's consent by direct debiting of the bank account based on an application containing the Client's said consent, as well as on the basis of the following documents:

- A copy of the Agreement and additional agreements to it (if any);
- Payment document(s) issued in accordance with the legislation of the Kyrgyz Republic.

33. The Client agrees that in cases established by the legislation of the Kyrgyz Republic, the Bank is obliged to debit funds from the Client's accounts without any payment orders or instructions from the Client.

34. The Bank has the right, during the period of Client service, to request additional information and documents from the Client that allow for the identification of beneficiaries, the source of funds, and the legality of operations in accordance with the normative legal acts of the Kyrgyz Republic.

35. The Bank has the right not to execute Client's instructions and orders if errors are found in the payment details provided by the Client, if necessary documents for conducting operations are not provided or are incomplete (unreliable), and also if the operation contradicts the legislation of the Kyrgyz Republic, the Bank's internal requirements, and the terms of the Agreement.

36. In case of changes in Client data, including personal data, legal address, constituent documents, etc., that are or may be significant to the Bank, the Client is obliged to notify the Bank in writing within 5 (five) business days of such changes, providing originals or certified copies of documents confirming these changes. Any changes become valid for the Bank only after the Bank receives the notification and corresponding supporting documents from the Client.

37. The closing of the Account is carried out on the grounds and in the manner established by the legislation of the Kyrgyz Republic and the Agreement.

Appendix 5
to the comprehensive banking
services Agreement for Individual
Entrepreneurs/Legal Entities
in "O!Business"

RULES FOR ISSUING AND SERVICING BANK CARDS

1. These Rules for Issuing and Servicing Bank Cards (hereinafter referred to as the Rules) define the grounds and conditions for issuing and servicing bank cards, as well as the procedure for carrying out operations (transactions) using cards issued by the Bank, and are an integral part of the comprehensive banking services Agreement for Individual Entrepreneurs/Legal Entities in "O!Business" (hereinafter referred to as the Agreement).

2. Within the framework of the Agreement, the Bank, upon the application of the Client and/or their authorized person, provides corporate bank cards for performing operations (transactions) provided for by the legislation of the Kyrgyz Republic and related to entrepreneurial activities, in particular operations (transactions) for:

- Receiving cash via Bank card through peripheral (acquiring) devices;
- Making money transfers through money transfer systems in accordance with the normative legal acts of the Kyrgyz Republic;
- Conducting other operations (transactions) via O!Business.

3. An application for card issuance can be submitted in both paper and electronic form. The electronic application form for card issuance is available to the Client exclusively in the O!Business mobile banking system.

4. The Bank issues the following types of cards to the Client and/or their authorized person:

Card type	Currency	Validity period
Visa Business	KGS, USD, EUR, KZT	5 (five) years
Visa Business (Exclusive)		
Elcard Business NFC	KGS	8 (eight) years
Elcard (VIP) NFC		
Instant Business Visa	KGS	3 (three) years

5. Depending on the type of bank card specified in clause 4 of these Rules, card issuance is carried out by the Bank within 3 (three) to 5 (five) business days.

6. Subject to conditions, the Bank may, on its own or by engaging an agent, arrange for the delivery of the issued bank card to the Client within the territory of the Kyrgyz Republic. Card delivery is carried out to the address specified by the Client no later than 10 (ten) business days from the date of card issuance by the Bank.

7. When issuing a card, the Bank conducts identification and verification of the client in the manner established by the legislation of the Kyrgyz Republic and the Agreement.

8. To carry out transactions and use the bank card as a means of payment, it must be activated in accordance with the procedure established by these Rules, since no operations can be performed with the card prior to its activation.

9. When the Client receives a bank card, an activation code for the card is provided in a special sealed envelope. To ensure the security of operations (transactions) with the card, it is forbidden to disclose the card activation code to third parties.

10. Before starting to use the card, the Client must activate it by performing any operation (transaction) in peripheral (acquiring) devices or in the O!Business mobile banking system.

11. The Instant Business Visa card is issued and provided by the Bank to the Client immediately after receiving the application, completed by the Client in the O!Business mobile banking system. For this, the Client:

10.1. In the "Accounts and Cards" section, selects the module "Open Card" and "Visa Instant Business";

10.2. Fills in the mandatory fields in the available window: "Full Name," "Phone Number," and "Delivery Address";

10.3. Confirms agreement with the Public Offer for concluding the comprehensive banking services Agreement for Individual Entrepreneurs/Legal Entities in "O!Business", these Rules, and the Bank's current tariffs applicable to bank payment cards and other services.

12. The Visa Instant Business card issued upon the Client's application shall be handed over to the Client at the Bank's separate structural units, as well as through all established Bank sales channels.

13. After receiving the Instant Business Visa card, the Client activates it independently through O!Business using the "Activate Card" module available in the "Accounts and Cards" section. Card activation requires entering the bank card number, activation code, and courier code (communicated by the employee who delivered the bank card).

14. To complete the activation of Visa Instant Business, the Client must undergo remote photo and video identification in the manner provided for in the Agreement.

15. The Bank may refuse to issue a card to the Client in case of providing inaccurate information or if there is data indicating the impossibility of card issuance on grounds provided for by the legislation of the Kyrgyz Republic, with notification to the Client of the refusal to issue the card.

16. The Client has the right to change the card's PIN code at their discretion through peripheral (acquiring) devices or the O!Business mobile banking system. However, the Client is prohibited from writing the PIN code on the card itself or storing the PIN code together with the bank card.

17. A bank card is valid until the last day of the month indicated on the front side of the card.

18. A bank card is the property of the Bank, is transferred to the Client and/or their authorized person for use in accordance with the terms of the Agreement and these Rules, and can be blocked (withdrawn) by the Bank upon expiration of the bank card's validity period or closure of the Client's bank account.

19. Before the expiration of the bank card's validity period, the Client applies to the Bank with an application for reissuing the bank card. It is prohibited to use a bank card and/or its details after the card's expiration date, or after surrendering the card to the Bank, or receiving a corresponding notification from the Bank.

20. Only the Client themselves and/or their authorized person may use the bank card. Transferring the card and/or its details to third parties is prohibited.

21. A bank card can be used within the limit, which is equal to the balance on the card account.

22. The Client and/or their authorized person can perform operations (transactions) using a bank payment card through POS terminals. In this case, third-party acquirers request authorization from the Bank for the amount of the operation (transaction) to obtain permission for the operation (transaction) with the bank card. The Bank may refuse authorization if the amount of the Client's and/or their authorized person's operation (transaction) exceeds the balance on the card account or the transaction limit set by the Bank, or if the Bank has reasons to believe that the operation (transaction) may be illegal or fraudulent. The Bank and acquiring banks have the right to set the amount of operations (transactions) below which authorization may not be requested.

23. When performing an operation (transaction) through a POS terminal, the cashier of the trade and service enterprise or the Bank has the right to require the Client and/or their authorized person to sign a document confirming the operation (transaction) – a slip (check or receipt).

24. A slip (check or receipt) personally signed by the Client and/or their authorized person, a correctly entered PIN code or an entered OTP code, entered in the O!Business mobile banking system when generating a payment order, as well as an order placed in a store to a trade and service enterprise for the purchase of goods, works and/or services specifying the bank card details and other identifiers, information about reading the card chip during contactless payment, serve as a payment order from the Client and/or their authorized person to the Bank for debiting the operation (transaction) amount from the card account.

25. Client's payment orders, confirmed by them using an electronic signature, serve as the basis for the Bank to perform operations (transactions) on behalf of the Client and cannot be disputed.

26. Client's instructions, created in O!Business and signed with an electronic signature, are recognized as having equal legal force with documents created by the Client on paper and personally signed by them, and cannot be disputed.

27. When accepting the Client's payment order, the Bank:

- Verifies the right of the Client and/or their authorized person to dispose of funds in the card account;
- Checks the details of the Client's and/or their authorized person's instruction;
- Checks the sufficiency of funds in the card account to execute the instruction and pay commissions, etc.

28. When making settlements in a currency different from the card account currency, conversion is performed at the Payment System's exchange rate and/or the Bank's exchange rate and/or the third-party acquirer's exchange rate on the date of the operation (transaction).

29. Operations (transactions) related to cash withdrawals from peripheral (acquiring) devices must be confirmed by entering a PIN code.

30. The Client grants the Bank the right to debit amounts from their card account without acceptance for:

- 29.1. Commissions and fees payable to the Bank according to the Bank's current tariffs;
- 29.2. Amounts erroneously or excessively credited to the card account;
- 29.3. Amounts of damage caused to the Bank by the Client's action (inaction), subject to compensation with documentary confirmation;
- 29.4. On grounds directly provided for by the legislation of the Kyrgyz Republic.

31. The Bank performs operations to credit cash funds received from the Client or third parties to the Client's and/or their authorized person's card account no later than the operational day following the day the funds are deposited into the Bank's cash desk or peripheral (acquiring) device, and in case of cashless transfer – no later than the operational day following the day the funds are credited to the Bank's correspondent account.

32. The Bank carries out the crediting of funds arriving at the Client's and/or their authorized person's card account in accordance with the legislation of the Kyrgyz Republic.

33. The Bank and the Client acknowledge that payment orders created by the Client in the O!Business mobile banking system and confirmed by the client's electronic signature are created by the Client themselves and that forgery of the Client's order or unauthorized use of the Client's access to O!Business or the bank card is impossible without the use of identifier data known to the Client (bank card PIN, OTP code, code words, card chip data during a contactless operation).

34. The Client and/or their authorized person understand and agree that when using a bank card, there is a risk of third parties gaining unauthorized access to the card and/or card details. Unauthorized access is possible due to the disclosure of card data (compromise), interception by third parties of devices through which card operations (transactions) are carried out, etc. Due to the existence of such a risk, which may cause damage to the rights and interests of the Client and/or the cardholder, as well as the Bank, the Client and/or the cardholder undertake to observe security measures and recommendations for using the bank card, as provided for in these Rules.

35. The Bank undertakes to suspend and block a bank card upon receipt of notification and application from the Client and/or their authorized person regarding loss, theft, or unauthorized use of the card and/or card details.

36. In case of receiving notification from the Client and/or their authorized person about the card being withheld by an ATM, the Bank and the processing center temporarily block the card until the Client and/or their authorized person submits an application for card return.

37. In case of a change in the name or surname embossed on the bank card, the Client must notify the Bank in writing within 5 (five) business days after the corresponding changes, providing originals or certified copies of documents confirming such changes. Any changes become valid for the Bank only after the Bank accepts the notification and corresponding supporting documents from the Client.

38. The Bank has the right to terminate service, block, or withdraw a bank card if:

37.1. The Client and/or their authorized person fail to comply with the essential terms of the Agreement and these Rules;

37.2. The Client and/or their authorized person do not comply with (violate) security measures and recommendations for using the bank card;

37.3. The bank card's validity period has expired;

37.4. The Client has closed the bank accounts;

37.5. Circumstances provided for by payment system rules and normative legal acts of the Kyrgyz Republic have occurred.

39. Card blocking implies the complete cessation by the Bank of all operations (transactions) using the card.

40. Upon unilateral termination of bank card service, the Bank notifies the Client and/or their authorized person about it.

41. The Bank is not liable to the Client and/or their authorized person:

40.1. If the Client and/or their authorized person violated the terms of the Agreement, these Rules, security measures, and recommendations for using the bank card;

40.2. In case of unlawful actions by the Client and/or their authorized person.

Safety measures and recommendations for bank card use

1. Client and/or Authorized Person obligations:

1.1. Keep the card with you or in a place inaccessible to third parties.

1.2. Follow card storage rules, do not expose it to thermal, electromagnetic, or mechanical impact.

1.3. To prevent unauthorized use of bank card identifiers and/or devices from which card operations (transactions) are performed by third parties, the Client must prevent third parties from using these devices.

1.4. Perform payment operations (transactions) for goods, works, and/or services with a bank card in person and under supervision.

1.5. Check the correctness of amounts indicated on receipts, if the operation (transaction) is performed using peripheral (acquiring) devices.

1.6. Review the statement of operations (transactions) performed with the bank card at least once a month, and immediately review notifications sent by the Bank to the Client for controlling the balance of funds on the card account, as well as for timely detection of unauthorized operations (transactions) and adherence to claim submission deadlines for such operations (transactions).

2. Client and/or Authorized Person Prohibitions:

2.1. Do not disclose bank card identifiers, including providing access to devices from which bank card operations (transactions) are performed, to third parties.

2.2. Do not disclose bank card details and its identifiers for participation in lotteries, promotional campaigns, on the Internet, etc.

2.3. Do not transfer the card, the physical card carrier, identifiers, or login details for the O!Business mobile banking system and/or devices to third parties. The use of the card, physical card carrier, O!Business, and/or devices by a third party is considered by the Bank as a gross violation of the terms of the Agreement and these Rules.

3. Bank Recommendations for Client and/or Authorized Person:

3.1. Perform operations (transactions) using peripheral (acquiring) devices installed in secure locations.

3.2. If unauthorized persons are near a peripheral (acquiring) device, choose a more suitable time to use this device or use another working device.

3.3. Before using a peripheral (acquiring) device, inspect it for additional devices that do not match its design and are located near the PIN pad and in the card slot. In such a case, refrain from using such a device and report your suspicions to the Bank by any available means.

3.4. Do not use physical force to insert the card into a peripheral (acquiring) device. If the card is not accepted, it is recommended to refrain from using the device.

3.5. Enter the bank card PIN in a way that prevents third parties from observing it.

3.6. If a peripheral (acquiring) device is not working correctly, refuse to use such a device, cancel the current operation by pressing the "Cancel" button available in the device's interface, and wait for the bank card to be returned.

3.7. Retain receipts printed by the peripheral (acquiring) device for subsequent reconciliation of the amounts indicated on them with the card account statement.

3.8. Do not listen to advice from third parties, and do not accept assistance when performing operations (transactions) in peripheral (acquiring) devices.

3.9. If, during banking card operations (transactions), the peripheral (acquiring) device does not return the bank card or the Client leaves the card in the device after completing the operation (transaction), inform the Bank and report the circumstances of what happened, then follow the Bank's instructions.

3.10. Use the bank card in trusted trade and service establishments that provide goods, works, and/or services in strict accordance with the legislation of the Kyrgyz Republic.

3.11. Do not respond to emails that, on behalf of the Bank or other financial and credit organizations, request personal data, card identifiers, or access data for the O!Business mobile banking system, and do not follow links provided in such emails.

3.12. Do not save card details on internet websites. By saving card details on internet websites, the Client understands and assumes the risk of fraudulent operations (transactions) and related material losses in case of unauthorized access by third parties to confidential information.

Appendix 6
to the comprehensive banking
services Agreement for Individual
Entrepreneurs/Legal Entities
in "O!Business"

PROCEDURE FOR PROVIDING MERCHANT ACQUIRING SERVICES

1. This Procedure for Providing Merchant Acquiring Services (hereinafter referred to as the Procedure) defines the terms and conditions for the Bank's provision of merchant acquiring services, which involve the acceptance and processing of payments via bank payment cards through POS terminals at retail outlets, and are an integral part of the Comprehensive Banking Services Agreement for Individual Entrepreneurs/Legal Entities in "O!Business" (hereinafter referred to as the Agreement).

2. To obtain merchant acquiring services, the Client generates an application in paper or electronic form. The electronic application form is available to use to the Client exclusively in the O!Business mobile banking system.

3. The Client's application must necessarily contain information about the retail outlet (name, address), a description of the goods, works, and/or services sold by the Client at the retail outlet, and information about the manager.

4. The Bank does not service Clients engaged in activities within the territory of the Kyrgyz Republic without a duly obtained license, if such a license is required for that activity according to the Law of the Kyrgyz Republic "On the Licensing and Permitting System," nor does it carry out operations with monetary funds or other property on behalf of such Clients.

5. Merchant acquiring services are provided by the Bank based on the results of Client scoring. If the assessment is positive and the Client meets the scoring requirements, the Bank provides the Client with a POS terminal for temporary use in the quantity specified in the application and based on a handover act. The Bank also provides technical maintenance of the POS terminal, including adaptation and modification of the software used in the POS terminal to comply with payment system rules.

If the assessment is negative or the Client does not meet the scoring requirements, the Client's application will not be satisfied, and the Client will be notified by the methods provided for in the Agreement.

6. The Bank may engage third parties for the provision, installation, and maintenance of POS terminals.

7. A mandatory condition for providing merchant acquiring services is that the Client must have a bank account in the national currency – Kyrgyz Som.

8. Within the framework of providing merchant acquiring services, the Bank organizes and ensures, using the Bank's hardware and software complex, round-the-clock authorization processing, with the exception of periods of technical work, as well as transaction processing.

9. The Client is obliged to accept bank payment cards for payment. The Client sets the cost of goods, works, and/or services when paid by bank payment cards at a level no higher than the cost of similar goods, works, and/or services when paid using other payment methods. The Client is not entitled to split the cost of goods, works, and/or services by conducting two or more payment authorizations (transactions), nor to charge explicit or hidden commissions, or any additional payment when paying for goods, works, and/or services by bank payment cards.

10. In case the Client accepts Elcart bank cards as a means of payment for goods, works, and/or services at the Client's retail outlet, the Bank processes operations (transactions) in accordance with the rules of the National Payment System (NPS). When accepting International Payment System (IPS)

bank cards (Visa, MasterCard, Union Pay International), operations (transactions) with such cards are processed by the Bank according to the rules of the respective international payment system.

11. When making a payment using bank payment cards in a foreign currency, the payment amount will be debited with conversion to the national currency – Kyrgyz Som at the exchange rate of the IPS and/or NPS or the commercial bank that issued the bank card.

12. An operation (transaction) performed through a POS terminal using a bank payment card has the status of an electronic payment document and is confirmed by the issuance of a receipt.

13. The Client undertakes to pay the Bank a commission for processing payments and settling them, and other commissions provided for by the Bank's current tariffs.

14. The Bank has the right to unilaterally revise the amount of commission fee payable by the Client to the Bank:

14.1. If the Client has provided inaccurate information about the average check amount of a single (one-time) operation (transaction) performed by buyers at the Client's retail outlet;

14.2. In case of a decrease in the average check amount of a single (one-time) operation (transaction) performed by buyers at the Client's retail outlet.

15. The Bank transfers the reimbursement amount to the Client's account minus the commission fee in accordance with these Terms. The reimbursement amount is transferred to the Client's settlement account within the agreed period.

16. The Bank sets a limit for the Client on the amount of operations (transactions) that can be accepted within 1 (one) day. The Client must accept payments from buyers for the goods, works, and/or services provided to them within the amounts and limits set by the Bank.

17. The Bank may, at any stage of providing merchant acquiring services to the Client, establish a non-reducible balance (insurance deposit) without accruing interest on it, depending on the type of goods, works, and/or services provided, if necessary and after agreement with the Client. The non-reducible balance (insurance deposit) is blocked by the Bank on the Client's settlement account opened with the Bank.

18. The Bank independently determines the parameters of suspicious or disputed operations (transactions) in accordance with the legislation of the Kyrgyz Republic, the rules of IPS and/or NPS related to preventing the involvement of the Bank in criminal acts and money laundering schemes, such as the legalization of proceeds from crime, terrorism, fraud, corruption, etc.

19. In such cases, the Bank has the right to unilaterally perform the actions listed below, with written notification to the Client within 3 (three) business days from the date of detection of violations:

19.1. Block the Client's POS terminal until circumstances are clarified;

19.2. Change the limit amount;

19.3. Change the reimbursement crediting period;

19.4. Impose restrictions on the bank payment cards serviced.

20. The Bank may, if one or more of the following circumstances are present and documented, suspend or cease authorization of operations (transactions) and transfer of reimbursement:

20.1. If their volume or nature of operations (transactions) raises suspicion of fraudulent activities;

20.2. Provision of inaccurate information by the Client within the framework of merchant acquiring services;

20.3. The Bank has received notifications from IPS and/or NPS regarding Client's violations of IPS and/or NPS rules;

20.4. The Client selling prohibited goods, works, and/or services at the retail outlet as specified in this Procedure;

20.5. The Bank detecting cases of the Client's unlawful refusal to conduct a return operation (transaction) or in other cases where funds were unlawfully debited from the buyer's account for a previously conducted payment operation (transaction);

20.6. In case of violation of established limits.

21. In case of detection of suspicious and/or fraudulent operations (transactions), unauthorized operations (transactions), both by buyers and by the Client and its employees, the Bank may unilaterally suspend the crediting of reimbursement to the Client's settlement account(s). The investigation period for operations (transactions) is 180 (one hundred eighty) calendar days from the date of the operation (transaction).

22. Pending clarification of circumstances for a period of no more than 180 (one hundred eighty) calendar days, the Bank suspends the possibility of accepting payments using bank payment cards for the provision of goods, works, and/or services if the Bank has information about the Client conducting invalid (unauthorized) operations (transactions), as well as in case of the Client's indebtedness. In this case, the Bank sends the Client a corresponding notification within 10 (ten) business days after receiving information about the Client conducting invalid (unauthorized) operations (transactions).

23. The Bank has the right not to transfer reimbursement to the Client for operations (transactions) recognized as Fraud and/or invalid.

24. Client's claims regarding a specific operation (transaction) and/or mutual settlements are accepted and reviewed by the Bank in accordance with IPS and/or NPS rules. The Parties have determined that the Bank's non-receipt of claims within 180 (one hundred eighty) calendar days is considered confirmation of the Client's receipt of the reimbursement amount for that operation (transaction).

25. In case of non-receipt of reimbursement from the issuer for the amount of the operation (transaction) or the amount collected from the Bank by IPS and/or NPS for invalid receipts due to Client violations, the Bank informs the Client and works to resolve the issue. If the issue is not resolved positively, the Bank has the right to withhold the amount of money from any payments in favor of the Client, and if such payments are insufficient to cover the collected amounts, to demand the missing amount from the Client, or to withdraw money from the Client's settlement account(s) opened with the Bank by methods provided for by the legislation of the Kyrgyz Republic.

26. The Bank undertakes to return a previously withheld or debited Chargeback amount to the Client's account if, based on the review, in particular of documents provided by the Client, the Chargeback is recognized as unfounded.

27. In case a buyer returns goods purchased from the Client, or refuses prepaid works and/or services, the Client performs a "return" or "purchase cancellation" operation. If, for technical reasons, this operation cannot be performed, the Client, within 2 (two) business days from the detection of the technical error, sends an application to the Bank requesting the return of the operation (transaction) amount, with attached copies of receipts and/or other supporting documents for the cancelled operation (transaction).

28. Returns of amounts for operations (transactions) are carried out by direct debiting of the account for the reimbursement amount of the operation (transaction), provided the Client ensures the availability of the withheld amount in the settlement account(s). If, at the time of returning amounts, the Client's settlement account(s) have no balance or less than the reimbursement amount for the operation (transaction), or there is a restriction preventing debit operations (transactions) on the settlement account(s), the return operation is declined by the Bank.

29. When returning amounts for operations (transactions), the Bank has the right to withhold the reimbursement amount for the operation (transaction) from the amounts of current payments due to the

Client (subject to crediting to the Client). If the withheld amount exceeds the amount of current payments, or if there are no payments, the Client is obliged to return the reimbursement amount for the operation (transaction) no later than the next business day from the day of return according to the Bank's details. In case of untimely return of the reimbursement amount for the operation (transaction), the Bank has the right to charge a penalty of 0.1% (zero point one percent) of the amount of that operation (transaction) for each calendar day of delay. The return of amounts based on the Client's application is carried out by the Bank only using the original operation (transaction) details.

30. The return amount (equal to the amount of the corresponding operation (transaction) performed by the buyer) is credited (returned) to the buyer as a one-time (single) payment and includes the Bank's commission amount, which is payable to the Bank when performing the operation (transaction).

31. If the currency of the amount withheld and/or withdrawn (debited) from the accounts does not match the currency of the return made by the Bank, the Bank will convert the amount of money withheld from the accounts into the return currency at the Bank's commercial exchange rate without additional notification to the Client.

32. The Bank may debit funds from the Client's bank account(s) opened with the Bank for:

32.1. Expenses incurred by the Bank related to Client registration, certification, and confirmation in IPS and/or NPS;

32.2. Processing a Chargeback. The Bank's commission fee for operations (transactions) for which financial claims have been received and/or settled is not returned to the Client;

32.3. Payment of fines imposed by IPS and/or NPS for violating established requirements;

32.4. Compensation for commissions payable to the Bank;

32.5. Returns (cancellations) of payments for goods, works, and/or services;

32.6. Other grounds provided for in the Terms.

33. In case of absence and/or insufficiency of funds in the Client's settlement account(s), the Bank sends a notification to the Client to repay the resulting debt. The Client is obliged to ensure the availability of funds in the settlement account(s) for the amount of the incurred debt within 3 (three) business days.

34. The Bank has the right to verify the Client's compliance at any time, without interfering with its activities, as well as to conduct inspections of the Client and/or the Client's retail outlet to identify fraudulent, illegal, unlawful, and other operations (transactions) capable of causing reputational, legal, and economic risks for the Bank.

35. The Bank has the right to request and receive information from the Client necessary for the proper provision of services, including information and/or documents about:

- Goods, works, and/or services provided by the Client;

- Performed operations (transactions), including documents confirming the provision of goods, works, and/or services to the buyer in cases where these documents are necessary for the Bank to process incoming Chargebacks, conduct investigations, prevent fraud, prepare responses to inquiries from payment systems or law enforcement agencies, as well as in other cases provided for by the legislation of the Kyrgyz Republic and/or payment system rules;

- Presence (absence) of changes in constituent and other documents, information previously provided by the Client;

- Availability of licensing and permitting documents, if required due to the Client's activities being subject to licensing in accordance with the Law of the Kyrgyz Republic "On the Licensing and Permitting System";

- Compliance with the requirements of the legislation of the Kyrgyz Republic in the field of countering the financing of terrorist activities and the legalization (laundering) of criminal proceeds.

36. The Client is obliged to:

36.1. Comply with the legislation of the Kyrgyz Republic in the field of combating the financing of terrorist activities and the legalization (laundering) of criminal proceeds;

36.2. Store documents confirming the provision of goods, works, and/or services to the buyer for 2 (two) years from the date of the operation (transaction);

36.3. Comply with all established Bank requirements for working with bank payment cards and data security standards, including PCI DSS standards;

36.4. Not disclose, save, or transfer bank card details of buyers;

36.5. Provide requested supporting documents confirming the fulfillment of obligations to provide goods, works, and/or services to buyers upon written request from the Bank via email or official letter within terms agreed with the Bank;

36.6. Assist in resolving financial claims from buyers;

36.7. Provide requested documents confirming the Client's obligations no later than 5 (five) business days from the date of receiving the Bank's request;

36.8. Reimburse the Bank for invoices for commissions, fines, and other deductions arising from financial claims caused by violations of IPS and/or NPS rules, as well as the Bank's expenses for Client registration, etc. Letters from IPS and/or NPS, the Bank, including those received via email, which resulted in fines and other deductions, will be sufficient grounds for invoicing the Client, etc.

37. The Client is prohibited from:

37.1. Setting additional commissions or markups on goods, works, and/or services provided at the retail outlet when paid by bank payment cards;

37.2. Splitting the cost of goods, works, and/or services by conducting two or more payment authorizations, or accepting other payment methods as partial payment for the purchased goods, works, and/or services;

37.3. Conducting payments for operations (transactions) prohibited by the legislation of the Kyrgyz Republic and this Agreement;

37.4. Selling goods, works, and/or services through the retail outlet that are prohibited from free circulation or are in limited circulation in accordance with the legislation of the Kyrgyz Republic, the rules of IPS and/or NPS, and the Bank's internal regulations, including:

- Selling and distributing firearms (civilian, hunting, etc.) and cold weapons, ammunition, spare parts for weapons or military special equipment, explosives, pyrotechnic products, detonation means;
- Selling and distributing materials related to the provision of intimate services, "Adult and CP" (any types of pornography);
- Selling and distributing narcotic and psychotropic substances, their precursors;
- Providing services for currency operations, forex services, currency exchange services, in particular, providing services for virtual assets;
- Providing pawnshop services;
- Providing financial services, including, but not limited to, buying and selling securities;
- Selling lottery tickets;
- Providing online dating services, marriage services;
- Selling software without license agreements with rights holders;
- Reproducing (making copies) audiovisual works and phonograms on any type of media without appropriate licenses and agreements with rights holders;
- Providing payment system services;

- Providing casino services, gambling, and other types of gambling;
- Distributing products promoting violence, inter-ethnic hatred, terrorism;
- Providing other goods and services whose free sale is prohibited and/or restricted by the legislation of the Kyrgyz Republic and/or capable of negatively affecting the Bank's business reputation.

POS terminal use security rules

1. Visual Inspection: Before each shift and throughout the workday, Client employees are obligated to visually inspect the POS terminal for any unauthorized changes, suspicious overlays on the keypad or card reader, and the integrity of all cable connections. Any deviations of the POS terminal from its normal state should be immediately reported to the Bank's support service.
2. Portable POS Terminals: Portable POS terminals must not be left unattended. Client employees are responsible for keeping the terminal constantly within sight or in a securely protected location.
3. Password Security: If the POS terminal requires a password for access to its functions, the Client must ensure the use of complex, unique passwords, their regular change, and prevention of passwords being written down in easily accessible places. Passwords must not be disclosed to third parties.
4. Transaction Verification: Client employees are obligated to carefully check the transaction amount on the POS terminal screen before confirming it, and to verify the data on the printed receipt against the actually performed operation.
5. Suspicious Activity/Malfunctions: In case of discovering any suspicious actions by customers (attempts to distract attention, excessive interference with the transaction process, photographing the POS terminal screen) or POS terminal malfunctions, Client employees must immediately inform the Client directly and/or the Bank's support service.

Bank payment card security measures and service rules

1. A payment card (Card) can only be used for purchasing goods, receiving services, or withdrawing cash by the lawful cardholder.
2. The cardholder's name must be indicated on the front side of the bank card (except for Instant cards), and the signature specimen on the signature panel. The cardholder's details on the bank payment card (surname, first name, photograph, signature) must match the data in their identity document.
3. Under no circumstances can the Card be transferred by its lawful holder for use by another person.
4. Unlawful bank payment card operations include:
 - Using or attempting to use a bank card in another person's name, a counterfeit card, or counterfeiting the card itself;
 - Adding extra symbols/entries to a bank payment card imprint;
 - Using a blank plastic card with data from an authentic card embossed or encoded on the magnetic stripe (i.e., "white plastic") instead of a bank card.
5. When accepting a bank payment card, it is necessary to ask the cardholder which technology – contact or contactless – they intend to use for the operation (transaction).
6. If the cardholder's declared payment method is contact, i.e., using a magnetic stripe or contact chip, the Client employee takes the bank card from the holder and checks:
 - The validity period of the bank payment card;

- The compliance of the bank card with international standards and that its use is not restricted to one country or region indicated on the card itself (e.g., "Valid only in...");
- The absence of defects, damage, and signs of counterfeiting on the bank card's surface;
- The match between the receipt and the data of the presented bank payment card for possible discrepancies (observed when counterfeiting the magnetic stripe or chip of a bank card);
- The correspondence of the signature on the receipt to the specimen signature on the bank card, except for operations (transactions) performed with PIN entry.

7. If the cardholder has chosen to pay using the bank payment card's chip, service should begin by using the POS terminal's "Chip reader." The Client employee must follow the instructions appearing on the POS terminal display.

The bank card with the chip remains in the POS terminal's card reader throughout the entire operation (transaction) and is not removed until its complete completion. Premature removal of the card from the reader will interrupt the operation (transaction).

There are two acceptable methods for identifying bank payment cardholders with chips: by signature or by PIN code. When performing an operation (transaction), the Client employee offers the cardholder the identification method suggested by the POS terminal. The cashier does not have the right to choose a different method. When identifying by signature, PIN entry is not required, and vice versa. When performing chip transactions requiring a signature, the verification procedure is the same as for operations (transactions) with magnetic stripe bank payment cards.

When entering the PIN code, maximum opportunities should be provided to the cardholder to prevent PIN compromise. If a negative response is received to an authorization request for a chip bank payment card, do not attempt to re-authorize using the magnetic stripe or any other method. If a negative authorization response is received that does not require card retention, ask the client to pay for the goods in any other form.

If a POS terminal is servicing a magnetic stripe bank card that does not have a microprocessor, i.e., the bank card is swiped through the magnetic stripe reader, and the terminal then suggests servicing this card as a chip card (the instruction "USE CHIP" appears), this is a sign of card counterfeiting. If a bank card without a microprocessor is presented for service, and nevertheless, the word "CHIP" is printed on the receipt, this is also a sign of card counterfeiting.

8. If the cardholder has chosen a contactless payment method (PayWave, QR, software installed on a mobile device, etc.), the operation (transaction) is performed by bringing the device that allows payment within 2-3 centimeters of the POS terminal's card reader. It is necessary to allow the cardholder to complete the payment themselves, without taking the bank payment card from their hands, specifically: turn the POS terminal, mounted on a rotating mechanism, facing the cardholder; move the POS terminal closer to the cardholder at a comfortable distance for them; point the cardholder to the POS terminal. After this, the cardholder should independently touch the device to the POS terminal.

Appendix 7
to the comprehensive banking
services Agreement for Individual
Entrepreneurs/Legal Entities
in "O!Business"

TERMS AND CONDITIONS FOR PROVIDING INTERNET ACQUIRING SERVICES

1. These Terms and Conditions for Providing Internet Acquiring Services (hereinafter referred to as the Terms) outline the procedure for providing internet acquiring services, which involve the acceptance and processing of payments received from buyers for goods, works, and/or services sold by the Client, and also regulate the procedure for mutual settlements. These Terms are an integral part of the Comprehensive Banking Services Agreement for Individual Entrepreneurs/Legal Entities in "O!Business" (hereinafter referred to as the Agreement).
2. To obtain internet acquiring services, the Client generates an application in paper or electronic form. The electronic application form is available to use to the Client exclusively in the O!Business mobile banking system.
3. When submitting the application, the Client is obliged to provide the Bank with information about the hardware and software complex, including the Client's official website and/or mobile application, which allows the Client to accept and process buyer orders for the purchase of goods, works, and/or services, and subsequently accept payments via bank payment cards. The list of the Client's stores through which payments will be made using bank payment cards must be specified in the Client's application.
4. After receiving the Client's application, the Bank sends the Client the requirements for store design and integration with the Bank's hardware and software complex.
5. The Bank completes the integration of the Client's store provided that the technical testing of the store's operation is completed with a "successful" status. As a result, the Bank registers the Client in its own hardware and software complex, including in payment systems.
6. The operation of internet acquiring is as follows:
 - 6.1. The Bank ensures the operation of the payment acceptance service using International Payment System (IPS) and/or National Payment System (NPS) bank payment cards in the Client's store.
 - 6.2. The buyer selects goods, works, and/or services available in the Client's store, forms an order, chooses the payment method, and, confirming, sends the order for further processing.
 - 6.3. The store processes the order data and redirects the buyer to the authorization page.
 - 6.4. On the authorization page, the buyer fills in the data necessary for processing the payment, including the bank card number, bank card expiration date, CVV, and cardholder name.
 - 6.5. The buyer checks the entered data and makes the payment.
 - 6.6. The Bank verifies the correctness of the entered bank payment card details and performs buyer authentication using 3D-Secure technology depending on the features of the virtual POS terminal.
 - 6.7. If the authorization result is positive, the Bank sends confirmation to the Client's store and debits the payment amount from the buyer's bank payment card. As a result, information about successful payment of the order is displayed on the store's page.
- In case of a negative authorization result, the Bank sends the Client's store a notification of refusal to accept payment with the reason indicated. In this case, information about unsuccessful payment is displayed on the store's page for the buyer.
- 6.8. After receiving a positive payment authorization result, the Client provides the buyer with the goods, works, and/or services.

7. When making a payment using bank payment cards in a foreign currency, the payment amount will be debited with conversion to the national currency – Kyrgyz Som at the exchange rate of the IPS and/or NPS or the commercial bank that issued the bank card.

8. The Client undertakes to pay the Bank a commission for processing payments and settling them, and other commissions provided for by the Bank's current tariffs.

9. The Bank has the right to unilaterally revise the amount of commission fee payable by the Client to the Bank:

9.1. If the Client has provided inaccurate information about the average check amount of a single (one-time) operation (transaction) performed by buyers in the Client's store;

9.2. In case of a decrease in the average check amount of a single (one-time) operation (transaction) performed by buyers in the Client's store.

10. The Bank transfers the reimbursement amount to the Client's account minus the commission fee in accordance with these Terms. The reimbursement amount is transferred to the Client's settlement account within the agreed period.

11. The Bank sets a limit for the Client on the amount of operations (transactions) that can be accepted within 1 (one) day. The Client must accept payments from buyers for the goods, works, and/or services provided to them within the amounts and limits set by the Bank.

12. The Bank may, at any stage of providing internet acquiring services to the Client, establish a non-reducible balance (insurance deposit) without accruing interest on it, depending on the type of goods, works, and/or services provided, if necessary and after agreement with the Client. The non-reducible balance (insurance deposit) is blocked by the Bank on the Client's settlement account opened with the Bank.

13. The Bank independently determines the parameters of suspicious or disputed operations (transactions) in accordance with the legislation of the Kyrgyz Republic, the rules of IPS and/or NPS related to preventing the involvement of the Bank in criminal acts and money laundering schemes, such as the legalization of proceeds from crime, terrorism, fraud, corruption, etc.

14. In such cases, the Bank has the right to unilaterally perform the actions listed below, with written notification to the Client within 3 (three) business days from the date of detection of violations:

14.1. Block the Client's virtual POS terminal until circumstances are clarified;

14.2. Change the limit amount;

14.3. Change the reimbursement crediting period;

14.4. Impose restrictions on the bank payment cards serviced.

15. The Bank suspends the execution of mutual settlements for Client operations (transactions):

15.1. If their volume or nature of operations (transactions) raises suspicion of fraudulent activities;

15.2. The Bank has received notifications from IPS and/or NPS regarding Client's violations of IPS and/or NPS rules.

16. In case of detection of suspicious and/or fraudulent operations (transactions), unauthorized operations (transactions), both by buyers and by the Client and its employees, the Bank may unilaterally suspend the crediting of reimbursement to the Client's settlement account(s). The investigation period for operations (transactions) is 180 (one hundred eighty) calendar days from the date of the operation (transaction).

17. Pending clarification of circumstances for a period of no more than 180 (one hundred eighty) calendar days, the Bank suspends the possibility of accepting payments using bank payment cards for the provision of goods, works, and/or services if the Bank has information about the Client conducting invalid (unauthorized) operations (transactions), as well as in case of the Client's indebtedness. In this

case, the Bank sends the Client a corresponding notification within 10 (ten) business days after receiving information about the Client conducting invalid (unauthorized) operations (transactions).

18. The Bank may suspend the processing of Client operations (transactions), including crediting reimbursement to the Client's account, for a period of up to 180 (one hundred eighty) calendar days if the Chargeback amount exceeds 0.7% of the total amount of all Client operations (transactions) in one calendar month.

19. Client's claims regarding a specific operation (transaction) and/or mutual settlements are accepted and reviewed by the Bank in accordance with IPS and/or NPS rules. The Parties have determined that the Bank's non-receipt of claims within 180 (one hundred eighty) calendar days is considered confirmation of the Client's receipt of the reimbursement amount for that operation (transaction).

20. In case of non-receipt of reimbursement from the issuer for the amount of the operation (transaction) or the amount collected from the Bank by IPS and/or NPS for invalid receipts due to Client violations, the Bank informs the Client and works to resolve the issue. If the issue is not resolved positively, the Bank has the right to withhold the amount of money from any payments in favor of the Client, and if such payments are insufficient to cover the collected amounts, to demand the missing amount from the Client, or to withdraw money from the Client's settlement account(s) opened with the Bank by methods provided for by the legislation of the Kyrgyz Republic.

21. In case a buyer returns goods purchased from the Client, or refuses prepaid works and/or services, the Client performs a "return" or "purchase cancellation" operation. If, for technical reasons, this operation cannot be performed, the Client, within 2 (two) business days from the detection of the technical error, sends an application to the Bank requesting the return of the operation (transaction) amount, with attached copies of receipts and/or other supporting documents for the cancelled operation (transaction).

22. Returns of amounts for operations (transactions) are carried out by direct debiting of the account for the reimbursement amount of the operation (transaction), provided the Client ensures the availability of the withheld amount in the settlement account(s). If, at the time of returning amounts, the Client's settlement account(s) have no balance or less than the reimbursement amount for the operation (transaction), or there is a restriction preventing debit operations (transactions) on the settlement account(s), the return operation is declined by the Bank.

23. When returning amounts for operations (transactions), the Bank has the right to withhold the reimbursement amount for the operation (transaction) from the amounts of current payments due to the Client (subject to crediting to the Client). If the withheld amount exceeds the amount of current payments, or if there are no payments, the Client is obliged to return the reimbursement amount for the operation (transaction) no later than the next business day from the day of return according to the Bank's details. In case of untimely return of the reimbursement amount for the operation (transaction), the Bank has the right to charge a penalty of 0.1% (zero point one percent) of the amount of that operation (transaction) for each calendar day of delay. The return of amounts based on the Client's application is carried out by the Bank only using the original operation (transaction) details.

24. The return amount (equal to the amount of the corresponding operation (transaction) performed by the buyer) is credited (returned) to the buyer as a one-time (single) payment and includes the Bank's commission amount, which is payable to the Bank when performing the operation (transaction).

25. If the currency of the amount withheld and/or withdrawn (debited) from the accounts does not match the currency of the return made by the Bank, the Bank will convert the amount of money

withheld from the accounts into the return currency at the Bank's commercial exchange rate without additional notification to the Client.

26. The Bank may debit funds from the Client's bank account(s) opened with the Bank for:

26.1. Expenses incurred by the Bank related to Client registration, certification, and confirmation in IPS and/or NPS;

26.2. Processing a Chargeback. The Bank's commission fee for operations (transactions) for which financial claims have been received and/or settled is not returned to the Client;

26.3. Payment of fines imposed by IPS and/or NPS for violating established requirements;

26.4. Compensation for commissions payable to the Bank;

26.5. Returns (cancellations) of payments for goods, works, and/or services;

26.6. Other grounds provided for in the Terms.

27. In case of absence and/or insufficiency of funds in the Client's settlement account(s), the Bank sends a notification to the Client to repay the resulting debt. The Client is obliged to ensure the availability of funds in the settlement account(s) for the amount of the incurred debt within 3 (three) business days.

28. The Bank provides the Enterprise with a daily report on unsuccessful operations for which commissions were calculated and withheld.

29. The Bank may not perform settlements for knowingly erroneous, suspicious, unauthorized, or disputed operations (transactions), operations (transactions) related to the purchase, sale, or exchange of cryptocurrencies until the disputed situation is resolved.

30. The Bank has the right to monitor the external part of the Client's store to verify the Client's compliance with the requirements for proper store design.

31. If the Bank detects unauthorized connection to the virtual POS terminal, the use of the virtual POS terminal by an unauthorized person, or payments for goods, works, and/or services that do not correspond to the Client's declared activity, the Bank will immediately block the virtual POS terminal with subsequent collection from the Client of amounts within the framework of violating IPS and/or NPS requirements. In this case, interactions with the Client under the Agreement are terminated, and the Client is entered into the IPS database as unreliable with a refusal of future service in any banks worldwide.

32. Within the framework of providing internet acquiring services, the Bank has the right to request and receive information from the Client necessary for the proper provision of services, including information and/or documents about:

- The Client's ownership of the store through which goods, works, and/or services are provided;

- Goods, works, and/or services provided by the Client;

- Performed operations (transactions), in particular documents confirming the purchase of goods, works, and/or services by buyers, if these documents are necessary for the Bank to process incoming Chargebacks, conduct investigations and prevent Fraud, prepare responses to inquiries from IPS and/or NPS or law enforcement agencies, as well as in other cases provided for by the legislation of the Kyrgyz Republic, IPS and/or NPS rules;

- Availability of licensing and permitting documents, if required due to the Client's activities being subject to licensing in accordance with the Law of the Kyrgyz Republic "On the Licensing and Permitting System";

- Availability of a PCI DSS compliance certificate, etc.

33. The Client is obliged to:

33.1. Comply with the legislation of the Kyrgyz Republic in the field of combating the financing of terrorist activities and the legalization (laundering) of criminal proceeds;

33.2. Ensure the possibility of technological interaction with the Bank;

33.3. Ensure buyers' access to the store's authorization page;

33.4. Ensure the security of its information resources, in particular the store, from external and internal threats, including, but not limited to: protection against unauthorized access and/or modification of payment information, ensuring the absence of undeclared capabilities and/or vulnerabilities in the software code that contribute to their occurrence;

33.5. Design the store in accordance with the Bank's requirements;

33.6. Store order information and documents confirming the right to pay for orders, and the provision of goods, works, and/or services to the buyer for 2 (two) years from the date of the operation (transaction);

33.7. Comply with all established Bank requirements for working with bank payment cards and data security standards, including PCI DSS standards;

33.8. Not disclose, save, or transfer bank card details of buyers;

33.9. Provide requested supporting documents confirming the fulfillment of obligations to provide goods, works, and/or services to buyers upon written request from the Bank via email or official letter within terms agreed with the Bank. The Client undertakes to assist in resolving financial claims from buyers;

33.10. Provide requested documents confirming the Client's obligations no later than 5 (five) business days from the date of receiving the Bank's request;

33.11. Reimburse the Bank for invoices for commissions, fines, and other deductions arising from financial claims caused by violations of IPS and/or NPS rules, as well as the Bank's expenses for Client registration, etc. Letters from IPS and/or NPS, the Bank, including those received via email, which resulted in fines and other deductions, will be sufficient grounds for invoicing the Client, etc.;

33.12. Unconditionally reimburse the Bank for expenses related to Client registration, certification, and confirmation in IPS and/or NPS.

34. The Client is prohibited from:

34.1. Setting additional commissions or markups on goods, works, and/or services provided in the store when paid by bank payment cards;

34.2. Splitting the cost of goods, works, and/or services by conducting two or more payment authorizations, or accepting other payment methods as partial payment for the purchased goods, works, and/or services;

34.3. Conducting payments for operations (transactions) prohibited by the legislation of the Kyrgyz Republic and this Agreement;

34.4. Selling goods, works, and/or services through the store that are prohibited from free circulation or are in limited circulation in accordance with the legislation of the Kyrgyz Republic, the rules of IPS and/or NPS, and the Bank's internal regulations, including:

- Selling and distributing firearms (civilian, hunting, etc.) and cold weapons, ammunition, spare parts for weapons or military special equipment, explosives, pyrotechnic products, detonation means;

- Selling and distributing materials related to the provision of intimate services, "Adult and CP" (any types of pornography);

- Selling and distributing narcotic and psychotropic substances, their precursors;

- Providing services for currency operations, forex services, currency exchange services, in particular, providing services for virtual assets;

- Providing pawnshop services;
- Providing financial services, including, but not limited to, buying and selling securities;
- Selling lottery tickets;
- Providing online dating services, marriage services;
- Selling software without license agreements with rights holders;
- Reproducing (making copies) audiovisual works and phonograms on any type of media without appropriate licenses and agreements with rights holders;
- Providing payment system services;
- Providing casino services, gambling, and other types of gambling;
- Distributing products promoting violence, inter-ethnic hatred, terrorism;
- Providing other goods and services whose free sale is prohibited and/or restricted by the legislation of the Kyrgyz Republic and/or capable of negatively affecting the Bank's business reputation.

Bank's requirements for an online store

When setting up an online store, the Client must ensure the presence of the following information:

- Clear identification of the Client and the goods, works, and/or services they provide to customers.
- Explanation of the procedure and terms for providing goods, works, and/or services.
- Final cost of goods, works, and/or services (including associated costs provided by the Client).
- Explanation of the procedure for returning goods, works, and/or services by customers to the Client and the procedure for refunding money paid for returned goods, works, and/or services.
- Explanation of the procedure for replacing goods by the Client to the customer in case of delivery of low-quality and/or incomplete goods.
- Term for possible cancellation of ordered goods, works, and/or services.
- Contact phone numbers, postal address, official website, and email addresses of the Client for resolving disputed issues.
- Mandatory presence of informers and logos of payment systems whose bank payment cards are accepted by the Client.
- If the Client only accepts bank payment cards for internet operations using 3D-Secure technology, this condition must be prominently displayed in the Client's store.

List of required documents to be submitted to the Bank in case of disputable situations, including when initiating Chargeback:

- Detailed description of the provided goods, works, and/or services.
- Documents proving the fact of proper and full provision of goods, works, and/or services to the buyer. For example: terminal transaction receipt, sales receipt, bill of lading, invoice, delivery information (details), etc.

Additional list of documents for clients providing services in the hospitality sector:

- Guest folio (guest folio/printed hotel bill for the guest).
- Registration card.
- Booking and cancellation policy.

Additional list of documents for clients providing services in the air transportation sector:

- Boarding pass or copy of the ticket.
- Flight manifest.

Additional list of documents for clients providing electronic wallet, payment facilitator, payment aggregator, etc., services:

- Offer agreement.
- Wallet number and/or personal account number.

When a dispute arises, the list of requested documents is not limited to the above and may be supplemented by the Bank depending on the type of business activity and the specific subject of the issuer's or buyer's claim, including:

- User account details.
- Registration date.
- Payer's IP address.
- Detailed payment parameters.
- Electronic receipt (containing date, receipt or order number, payment purpose, amount, etc.).
- If the payment is a transit payment (i.e., money was transferred to a sub-merchant's account or wallet), full details of the final recipient with a description of the service rendered must also be provided.
- Statement or movement on the user's account or wallet.

Basic security requirements for payment acceptance

1. The Client must ensure the use of secure communication channels for all operations (transactions) related to payment processing, as well as for the transmission of personal and financial data of buyers.
2. The Client must ensure the protection of its customers' personal data. This data must be encrypted both at the storage level and during transmission over the Internet.
3. The Client must comply with PCI DSS requirements when processing, storing, and transmitting payment card data.
4. The Client must independently take all necessary measures to protect its web resources from cyberattacks and existing threats.
5. The Client is obliged to timely update all components of the store, including the website, mobile application, and server systems, including payment modules, to eliminate security vulnerabilities.
6. The Client must have a system for regular data backup to ensure business continuity in case of system failure.

Appendix 8
to the comprehensive banking
services Agreement for Individual
Entrepreneurs/Legal Entities in "O!Business"

**PROCEDURE FOR CONNECTING QR CODE PAYMENT ACCEPTANCE
FUNCTIONALITY
IN YAROS DEVICES**

1. This Procedure for connecting QR code payment acceptance functionality in Yaros devices defines the main terms of interaction between the Bank and the Client within the "O!Business" mobile banking system for connecting the QR payment acceptance functionality to the Client's existing Yaros devices.
2. This Procedure is an integral part of the Comprehensive Banking Services Agreement for Individual Entrepreneurs/Legal Entities in "O!Business".
3. A Client using the hardware and software complex of Yaros Group LLC, which allows for the fiscalization of settlement operations (sales) of trade and service enterprises for their provided goods, works, and/or services (hereinafter referred to as the device), can connect the QR code payment acceptance function to the device as part of using the "O!Business" mobile banking system.
4. To enable QR payment support on the device, the Client must submit an electronic application. The application is created in the "Cash Register Terminals" module of the "O!Business" mobile banking system and must contain the Client's Taxpayer Identification Number (TIN) as well as the unique serial number of the device where the QR code for payment acceptance will be displayed.
5. The Bank, either independently or with the involvement of third parties, reviews the application and, using a specialized hardware and software complex, generates the QR code, activates it, and provides access keys to "Yaros Group" LLC for subsequent configuration, testing, and display of the QR code on the device.
6. The timeframe for connecting the QR code payment acceptance function on devices is no more than 10 (ten) business days.

Appendix 9
to the comprehensive banking
services Agreement for Individual

Entrepreneurs/Legal Entities
in "O!Business"

RULES FOR LOAN PROVISION

1. These Rules for Loan Provision (hereinafter referred to as the Rules) define the terms and procedure for granting a loan, specifically the terms and amounts of loan provision, and are an integral part of the comprehensive banking services Agreement for Individual Entrepreneurs/Legal Entities in "O!Business".

2. The Bank, upon approval by the Bank's authorized body, provides the Client with funds as a loan in a non-cash form on terms of urgency, payment, and returnability for commercial purposes that do not contradict the Bank's credit policy.

3. The Client undertakes to return the received loan amount and pay interest for the use of the loan, including all taxes provided by the legislation of the Kyrgyz Republic, in accordance with these Rules and the Loan Agreement.

4. Loan Provision Terms:

Client/Borrower identification type	Minimum loan amount	Maximum loan amount
Remotely Identified	5,000 (five thousand) KGS	15,000 (fifteen thousand) KGS. The total loan amount within one calendar month must not exceed 30,000 (thirty thousand) KGS.
Bank-Identified	5,000 (five thousand) KGS	200,000 (two hundred thousand) KGS (equivalent in foreign currency) – with simple electronic signature of the Application/Agreement. 300,000 (three hundred thousand) KGS (equivalent in foreign currency) – with enhanced electronic signature of the Application/Agreement (if technically implemented).

The minimum and maximum loan amounts may be changed by the Bank unilaterally in case of changes in the legislation of the Kyrgyz Republic/internal regulatory documents of the Bank.

- Loan term: from 3 (three) to 24 (twenty-four) months.
- Loan repayment method: Annuity.
- Loan currency: Kyrgyz Som.

5. Commissions are charged according to the Bank's Tariffs, published on the Bank's official website: www.obank.kg.

6. The loan amount and term are determined based on the Client's Application and the results of the Bank's analysis:

- The Bank does not accept for consideration / cannot consider 2 (two) or more Client Applications for a loan simultaneously.

- Following the review of the Application and the Bank's loan approval, as well as the signing of the loan agreement, the loan funds are credited by the Bank to the Client's bank account. Non-use of the approved loan amount by the Client does not imply the Client's refusal of the loan.

7. The loan issuance date is the date the funds are credited to the Client's bank account opened with the Bank. The loan repayment date is the date the operation for repaying this debt is reflected on the Borrower's loan account. The issuance date and the full repayment date of the loan amount are considered as one day, with the year taken as 365 (three hundred sixty five) calendar days and the month as 30 (thirty) calendar days.

8. The return of the loan amount and payment of loan interest within the terms provided by the repayment schedule may be carried out by the Bank on an acceptance-free basis, by debiting funds from all Client accounts.

9. The Client expresses their unconditional consent to the repayment schedule, which will be drawn up by the Bank on the day/moment of loan issuance and presented to the Client for signature, as well as to future repayment schedules provided by the Bank in case of partial early loan repayment. The repayment schedule is an integral part of the loan agreement.

10. If the loan repayment date or interest payment date falls on a holiday or weekend, the loan repayment or interest payment is made on the working day following the respective holiday or weekend.

11. Interest accrual begins on the loan issuance date and ends on the date of full repayment of the entire principal loan amount.

12. Partial/full early loan repayment is permitted at any time from the loan issuance date without charging any commissions, penalties, or other payments in accordance with the requirements of the legislation of the Kyrgyz Republic.

13. In case of partial early loan repayment (principal debt), the repayment schedule is recalculated for the remaining loan amount (principal debt) and the remaining loan period, while the interest rate remains unchanged.

14. Upon early loan repayment, the Client pays the actually accrued interest, as well as other costs incurred on the date of early repayment.

15. A loan application can be submitted by the Client in electronic form through the "O!Business" mobile banking system or other remote service channels. The Bank's receipt of the application is considered the conclusion of a loan agreement and/or pledge agreement. In this case, the loan agreement, pledge agreement, and/or repayment schedule are signed by the Bank with an electronic digital signature. The application, loan agreement, pledge agreement, and repayment schedule, signed with the Client's and/or pledgor's electronic signature, are recognized as equivalent to a paper application, loan agreement, pledge agreement, and/or repayment schedule signed personally by the Client and/or pledgor.

16. The electronic signature of the Client and/or pledgor uses OTP and/or another document signing method. The electronic signature and/or another document signing method is an analogue of the Client's and/or pledgor's handwritten signature. The use of an electronic signature and/or another document signing method by the Client and/or pledgor generates the same legal consequences as affixing a handwritten signature according to the legislation of the Kyrgyz Republic.

17. The duly signed application, loan agreement, pledge agreement, and/or repayment schedule are published by the Bank in the O!Business interface. The Client is obliged to download these documents on the day the loan is received for future use. If necessary, the Client has the right to contact a Bank

branch to obtain paper versions of the application, loan agreement, pledge agreement, and/or repayment schedule, and other necessary documents.

Appendix 10
to the comprehensive banking
services Agreement for Individual
Entrepreneurs/Legal Entities
in "O!Business"

RULES FOR PROVIDING CREDIT OVERDRAFT

1. These Rules for providing credit overdraft define the terms for providing a short-term loan that allows payments exceeding the amount available in the current account, within the limits and under the conditions agreed upon between the Bank and the Client (hereinafter – Overdraft).
2. The Overdraft is provided to the Client based on a separate application.
3. The Bank provides the Client with an Overdraft by establishing a limit on the Client's bank account under the terms and conditions stipulated in the Overdraft Agreement (hereinafter – the Agreement), concluded using the Client's electronic signature (OTP is used) and/or another document signing method. The electronic signature and/or another document signing method is analogous to the Client's handwritten signature and generates the same legal consequences as affixing a handwritten signature in accordance with the legislation of the Kyrgyz Republic.
4. The Overdraft is provided in an amount not exceeding the debt limit specified in clause 2.1.1. of the Agreement.
5. The availability period of the overdraft limit is 11 (eleven) months. The utilization of the overdraft limit is carried out by providing individual tranches within the established limit.
6. The maximum term of each tranche issued within the overdraft limit must not exceed 30 (thirty) calendar days from the date of its provision. For violation of the terms and procedure for repayment of each provided tranche, the conditions according to clause 3.4 of the Agreement apply.
7. The day of providing tranches is considered the day the Client makes payments from the account in excess of the amount available on it. The day of tranche repayment is considered the day funds are debited from the Client's bank account to repay the overdraft tranche debt. Interest accrual begins on the day following the day the overdraft is provided and ends on the day the overdraft is repaid. Interest is accrued on the actual outstanding overdraft balance for each day of overdraft use.
8. In case of the Client violating the repayment terms of previously issued tranches within the overdraft limit, the Bank has the right to suspend the provision of the remaining part of the available overdraft limit until the overdue debt is fully repaid.
9. Repayment of the Client's debt to the Bank for the overdraft and accrued interest, fines, and penalties is carried out by the Bank's acceptance-free debiting of funds received into the Client's account.
10. The Client grants the Bank the right to unilaterally debit the overdraft debt amount from the Client's bank account with the Bank.
11. Interest for using the overdraft is accrued on a daily basis and calculated based on the actual days of using the tranche provided within the overdraft limit. When calculating interest, the Bank and the Client proceed from a year duration of 365 (three hundred sixty five) days and the actually used days of the overdraft.
12. Overdraft debt repayment is made by the Client in the overdraft currency on the Bank's working days. The Bank has the right to convert funds from other settlement accounts opened with the Bank if there are insufficient funds in the settlement account to fulfill obligations to the Bank, or the Bank debits money from the Client's settlement accounts to repay its debt in a currency other than the overdraft currency. The Client hereby gives unconditional consent to the conversion of such amounts at the Bank's commercial currency purchase rate established at the time of conversion.

13. Partial/full early repayment of an overdraft tranche is permitted at any time from the date of tranche issuance without charging any commissions, penalties, or other payments in accordance with the requirements of the Kyrgyz Republic legislation.

14. The Bank has the right to refuse to provide an overdraft and/or cancel the established overdraft limit for any reason, including (but not limited to) reasons such as a change in the Client's financial position, a decrease in the credit turnover on the bank account, the state of collateral, changes in market conditions for providing credit resources, the absence of free credit resources at the Bank, and other reasons at the Bank's discretion.

15. The Client's credit debt to the Bank, accrued interest, commission fees, and any other payments that may arise during the overdraft period must be fully repaid by the Client.

16. In case of delay and/or violation of the terms for repaying the overdraft and interest thereon, the Client pays the Bank fines and penalties according to the established amounts in the order (priority) stipulated by the current legislation of the Kyrgyz Republic.

17. In case of the Client's failure to fulfill its debt repayment obligations, the Bank has the right to foreclose on collateralized property and/or any of the Client's assets, including, but not limited to, the right to debit funds from any of its settlement accounts opened with the Bank without additional Client consent (in an acceptance-free manner), to which the Client gives its unconditional and irrevocable consent.

Appendix 11
to the comprehensive banking
services Agreement for Individual
Entrepreneurs/Legal Entities
in "O!Business"

RULES FOR ACCEPTING PAYMENTS VIA QR CODE

1. These Rules are an integral part of the comprehensive banking services Agreement for Individual Entrepreneurs/Legal Entities in "O!Business".
2. The "O!Business" mobile application provides the Client with the ability to accept payments via QR code.
3. To process a payment using a QR code, the following sequence of actions is performed:
 - 1) A QR code is generated by the payment recipient using the corresponding hardware and software complex.
 - 2) The payer scans the generated QR code/accessible the payment link using a device (smartphone or other).
 - 3) The payer views the payment details, automatically provided by the payment system participant.
 - 4) The payer specifies the payment amount or details if necessary.
 - 5) The payer confirms the payment, sending it for execution.
 - 6) The payer and payment recipient receive an online notification confirming the payment.
4. To mitigate risks when conducting payments and transfers using QR codes, the Client must comply with the following minimum security requirements:
 - 1) Verify payment details (transfer amount, recipient name, etc.) before confirming payment.
 - 2) Avoid scanning randomly found QR codes or those in unsolicited messages.
 - 3) Observe other security measures implemented by the Bank in the application.

PROCEDURE FOR CREATING AN APPLICATION TO CONNECT PRODUCTS FROM THE PRODUCT SHOWCASE

1. The "O!Business" application allows the Client to connect services and products that facilitate and simplify business operations.
2. On the main screen of the "O!Business" mobile application, in the "Services" section, you can select the desired product from the showcase for connection:
 - 1) POS terminal and cash register – allows payment acceptance via POS terminal for all payment types, with a function to fiscalize settlement operations (sales) of trade and service enterprises for their provided goods, works, and/or services, within the scope of using the "O!Business" mobile banking system.
 - 2) O!Bonus Loyalty Program – allows increasing brand reach and loyalty through cashback and bonuses, which leads to brand recognition and an increase in average business check amounts.
 - 3) QR code payment acceptance – allows making purchases and paying for services by scanning a QR code with a smartphone camera, without the need for a bank card or cash. This is a fast, convenient, and secure payment method, available both offline and online.
 - 4) O!Market – an intermediary platform that allows sellers to list their goods and services, and buyers to select and purchase them. This provides convenience for both parties: sellers gain access to a wide audience, and buyers get a large selection of goods and services.
3. To connect a product from the showcase, the following sequence of actions is performed:
 - 1) The Client selects the product.
 - 2) All necessary fields are filled in (locality, address, point name, contact person name, phone number, and other information).
 - 3) The "Submit Application" button is pressed.

The created application is sent to the Bank for processing and connecting the Client to the respective product.